

AIA Finds Vast Amount Of Paper Work; Offers Ideas To Reduce It

An exploratory study of ways in which its member companies can save money in paper work has been made by a committee of American Insurance Assn. The study resulted in a number of recommendations, which are currently being reviewed by company and bureau executives.

The study grew out of a discussion at the 1957 annual meeting of the association, whose membership consists of stock agency companies across the board, conference and non-conference. The association has as its chief purpose to discuss, at the top executive level, large general problems that affect the business in the

areas of operation, public relations, costs and the like. Implementation of suggested improvements is left to individual company members and other organizations.

Newcomb Appoints Committee

At the request of the members of the association, William E. Newcomb, president of Great American and then chairman of AIA, appointed a committee to study the problem of steadily increasing costs of operation. Mr. Newcomb named a committee composed of Victor T. Ehre, president of Buffalo, chairman; C. G. VanderFeen of the Fund companies, J. B. Clancy

of Royal-Globe, William G. Bregartner of Chubb & Son, W. A. Grill Jr. of Aetna Life group, and Earl E. Moyer of Reliance.

Findings Are Listed

Among the findings of the committee are that:

—From 2,000 to 3,000 forms are required by states in underwriting, claims, and other areas that serve no useful purpose.

—A good many requirements by the states are still in effect though substantial changes in the annual statement have made them unnecessary.

—Ten simplifications in connection

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IAC Eyes Ad Man's Future In Modern Marketing Picture

Cagney Named President; Slawsby Explains Scope Of Big I; Awards Given

By JOHN COSGROVE

WILLIAMSBURG, VA.—Approximately 150 registrants—Insurance Advertising Conference members and guests—were on hand as the four day meeting got under way in the quiet colonial atmosphere here. Williamsburg was a happy choice of locale. Its overtones of powdered wigs and revolutionary relics are in keeping with the advertising practices of some companies which the advertising managers seemed determine to change as they dedicated their meeting to a "forward look."

J. Kenneth Cagney, assistant secretary Hartford Fire, was elected president to succeed W. W. Clement, advertising manager of American International Underwriters. T. Ramsay Taylor, assistant secretary U.S.F.&G., and Charles K. Oaks, advertising assistant of Travelers, were named vice-presidents. Arthur Dannecker, advertising manager Ohio Farmers, became

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N. Y. Department Sees Need Of Revising Law To Meet Multiple Line Problems

NEW YORK—The joint legislative committee on rates and regulation indicated at a hearing here that it wanted to learn whether the state's insurance laws need revision in connection with multiple line operations. Witnesses, all from the insurance department, indicated several areas in which law revision is desirable or essential, including that of filing packages containing lines over which more than one rating bureau exerts jurisdiction.

Industry will have a chance to present its views in the near future, Sen. William F. Condon, long-time chairman of the committee, and Julius S. Wikler, former superintendent and now a New York attorney and special counsel to the committee, indicated.

Observers On Hand

Most of the rating bureaus, some of the independents, and several company organizations had representatives on hand at the initial session of the hearings.

When the legislature amended the law in the 1940's to permit multiple line underwriting, Mr. Condon said, it was intended that this would result in lower premiums due to expense saving in writing several coverages in one policy, which would be a convenience to the policyholder. However, failure to eliminate the differences between fire and casualty companies has created difficulties for the department, particularly in the rating bureau, he said. For example, a casualty company can only apply for a uniform percentage deviation from filed rates, though a fire insurer may deviate on rate, rating plans, schedules or rules of the rating organization.

Which Provision Applies?

This brings up the question, in the case of a package policy, as to which deviation provision applies.

There are related problems in licensing, financial requirements and taxation which need consideration, Mr. Condon said. The effort will be to

eliminate the incongruities that have developed since the advent of ML operation.

Samuel C. Cantor, first deputy, appearing for Superintendent Thomas Thacher, said the department regards some corrective measures desirable and others essential. Within the last five years, under the impact of package policies, it has become more and more evident that the law is inadequate and inconsistent. The department is much interested in legislative revisions and will soon submit some suggestions.

Raymond Harris, deputy and chief counsel, who has been with the department 45 years, reviewed the history of the business and its change-over from single to multiple line writing. He said the law needs amending to meet difficulties in several areas—licensing of companies, policy provisions, rate regulation, reserve requirements, and taxation.

One problem in writing package policies is that they include fire so the package has to include the statutory fire policy, Mr. Harris observed. The law permits no variations in the fire policy, which makes multiple line policies complicated in their terms.

The department faces serious problems in administering rate regulation, he said, because of the two principles based in the law—casualty and surety and fire-marine. Rating bureaus have continued to operate separately. This raises questions of the powers of the several rating bureaus and the extent

(CONTINUED ON PAGE 25)

Home Is Resigning From National Board

NEW YORK—Home has written National Board that it is resigning its membership. There is a 90-day waiting period before the resignation becomes final. Kenneth E. Black, president of Home, resigned as vice-president of the board in April.

Norwich Union In Rival Merger Bid For Scottish Union

Norwich Union is making a rival bid to Yorkshire's offer for control of Scottish Union.

Norwich Union's cash offer for Scottish Union's ordinary capital is just over £8 million. This compares with Yorkshire's cash and stock bid of slightly more than £7 million. A Norwich Union-Scottish Union combine would produce assets of £235 million—£190 million from the former and £45 million from the latter. Yorkshire assets are just under £70 million. (The pound at current rate of exchange is \$2.80 and the shilling 14 cents.)

The terms of Norwich Union's offer are 135 shillings for each share of Scottish Union £1 par ordinary and 67 shillings for each share of the £5 "A," (10 shillings par). If the deal is completed, the identity and individuality of Scottish Union will be maintained, according to a statement by Norwich Union directors.

Sir Robert Bignold, president of Norwich Union, told a press conference that negotiations with Scottish Union began early this year and that the Yorkshire bid, which has been recommended by Scottish Union board, came as a surprise to him. He said that details of the proposed affiliation, such as closing of various offices, had not been worked out.

The London Times described Norwich Union's offer as clearly superior to Yorkshire's. The Scottish Union directors recommended the Yorkshire offer and agreed to accept it despite the prior negotiations with Norwich Union. This may have been because Yorkshire was the first to make a concrete and acceptable proposal, but another possible implication is that Scottish Union directors have reason for preferring a merger with Yorkshire rather than Norwich Union, the Times noted.

Thomas P. Pike, a co-founder and a former president of Casualty of California, has been elected a director.

Hearings Go Over, O'Mahoney Has Stroke

WASHINGTON—Hearings of the Senate anti-trust and monopoly subcommittee into insurance and its regulation will not be resumed till after the July 4 holiday. Sen O'Mahoney, a member of the subcommittee who is directing the inquiry, suffered a mild stroke and was taken to Bethesda Naval Hospital for treatment and rest. His condition was reported good.

The next series of hearings is expected to deal with rating, especially in the fire lines, with representatives of bureaus and company organizations appearing.

Donald P. McHugh, counsel to the anti-trust subcommittee, has indicated to insurance representatives that all signals are off and hearings are indefinitely postponed, although staff investigation will continue.



John R. Barry, president of Corroon & Reynolds, famous for his outspoken remarks at NAIC meetings, with Milton W. Mays of America, pictured at the Boston meeting. Other NAIC photos may be found on pages 18, 19 and 25.

Zurich-American Advertising Is Spearhead Of Marketing Program

By JOHN N. COSGROVE

This is one in a series of articles on new marketing developments in insurance.

In the first part of this article, the philosophy and planning behind Zurich-American's marketing program—"Tomorrow's Sales Today," were outlined. The company's advertising and promotion program has its roots in this over-all planning and therefore effectively spearheads the company's drive towards its goals.

Mr. Za—by now a familiar figure in the business—and the company's new logotype, "ZA," together have given the advertising a distinctive flavor quite unique in insurance promotion. Mr. Za, a tall, distinguished figure, has an indefinable Continental air about him which compels attention. At the same time, he exudes the attributes of the best in American salesmanship—interest in the client, confidence, knowledge of his product and expectation of success. He personifies professional agency service and typifies the ideal agent.

But there's more to him than mere surface. Mr. Za, as the advertising makes clear, is busy using Insuremanship—the company's new concept of selling. This is delineated in the Insuremanship booklet offered to agents in the advertising. The booklet is a hard punching approach to multiple line selling. It tells agents how to

make their "money tree" grow.

For example, under the Insuremanship principle, if an agent succeeds in selling a single commercial line, it is only the beginning, rather than the end of the transaction. If the business unit he is dealing with has 10 employees, the agent immediately has 10 additional prospects, each representing a possible sale of a personal line.

Conversely, when the agent calls on an individual to sell a personal line, such as automobile, he regards the prospect as a member, possibly, of a group which is insurable. The agent finds out where the prospect works, whether he has group insurance through his employer, approximately how many employees are in his firm, and other information. The agent is then on the highroad to writing one of Zurich-American's group plans—small or large.

If the prospect is a business executive or a professional man, the sale of a personal policy should lead to the sale of commercial coverage—boiler and machinery, workmen's compensation, products liability, comprehensive general liability, fire, business interruption or other lines. Furthermore, the prospect may belong to a club or association. The agent can extend his prospect list by securing information in this regard.

Insuremanship, in short, means the constant, systematic addition and careful cultivation of new accounts, as

well as professional attention and service to those already on the books. Account selling is at the core of Insuremanship which is pegged on the idea that no matter how small the initial sale, proper follow up can develop it into a complete program of protection. Zurich-American gives the agent ideas and material to make his "money tree" grow upward and outward and to make it bloom all year round.

Advertising And Promotion

The Mr. Za campaign ads, based on Insuremanship, appear in selected insurance papers countrywide. In a particularly effective ad sequence, featuring the Meritmatic Auto Plan, Mr. Za tells agents that they'll want to get into Meritmatic because:

—They write it with a ball point pen and hand it to the client. It's automatically renewable, competitively priced, payable semi-annually.

—They get all new and renewal commissions monthly and own the expirations.

—They keep no records. The company does that electronically, and bills insured.

—They can give clients the usual service plus high quality protection.

—They will get increased income.

Zurich-American's direct mail and other sales aids are numerous and varied. But the company shies away from the quantity approach in selling helps. It does not aspire to deluge

(CONTINUED ON PAGE 31)

1959 List Of Bond Limits Published By U. S. Treasury

The 1959 list of companies qualifying to act as sureties on federal bonds has been published by the Treasury Department.

The list qualifies companies by states in which they are licensed and as to underwriting limitations on a single risk, the latter being 10% of surplus to policyholders as of Dec. 31, 1958. Alien insurers are qualified for reinsurance only and are marked with an asterisk (*).

Companies are shown with their qualifying powers for 1959 and for 1958. Newcomers to the list are those whose 1958 limitations are blank.

	1959	1958
Accident & Cas.*	\$ 888,000	\$ 702,000
Aetna Casualty	20,175,000	15,330,000
Aetna Fire	8,231,000	6,469,000
Allegany Mut. Cas.	102,000	87,000
Alliance*	465,000	404,000
American Auto.	4,355,000	3,728,000
American Cas.	2,216,000	1,640,000
American Central	845,000	
American Credit Indem.	1,452,000	1,324,000
American Employers	2,159,000	1,736,000
American Fidelity	275,000	249,000
American General	2,081,000	1,594,000
American Guarantee	772,000	581,000
American Home	1,948,000	1,598,000
American Indemnity	512,000	425,000
American	10,533,000	9,393,000
American Motorist	850,000	800,000
American Mutual Liab.	3,704,000	3,318,000
American National Fire	775,000	548,000
American Re	3,124,000	2,501,000
American States	1,066,000	867,000
American Surety Co.	2,435,000	2,045,000
Anchor Casualty Co.	401,000	334,000
Associated Indemnity	1,142,000	969,000
Atlantic Mutual	3,096,000	2,658,000
Auto-Owners	1,339,000	1,231,000
Birmingham Fire	456,000	331,000
Boston	3,695,000	3,200,000
Buckeye Union Cas.	1,349,000	1,200,000
Camden Fire	2,048,000	1,688,000
Capitol Indemnity	53,000	50,000
Carolina Casualty	212,000	186,000
Cascade	93,000	
Celina Mutual	324,000	277,000
Centennial	689,000	611,000
Central Surety	859,000	839,000
Cincinnati	100,000	
Citizens Casualty	186,000	151,000
Columbia Casualty	836,000	649,000
Commercial	1,557,000	1,379,000
Commercial Standard	325,000	297,000
Commonwealth	784,000	665,000
Connecticut Fire	4,735,000	3,335,000
Connecticut Indem.	456,000	453,000
Constellation*	203,000	191,000
Continental Casualty	18,030,000	10,379,000
Employers Casualty	660,000	616,000
Employers Fire	1,095,000	843,000
Employers Lab.*	3,676,000	3,300,000
Employers Mutual Cas.	1,288,000	1,160,000
Employers Mut. Liab.	5,349,000	4,644,000
Employers Reins.	2,140,000	1,705,000
Equitable F. & M.	1,499,000	1,263,000
Farmers Elevator Mut.	304,000	262,000
Federal	10,786,000	8,761,000
Fidelity & Cas.	12,231,000	10,324,000
Fidelity & Deposit	4,862,000	3,980,000
Fireman's Fund	15,724,000	12,403,000
Firemen's	9,151,000	7,899,000
Florida Home	123,000	96,000
Founders	189,000	167,000
Fulton	481,000	432,000
General Fire & Cas.	515,000	485,000
General of Seattle	8,097,000	6,051,000
General Security*	354,000	353,000
General, Texas	251,000	200,000
General Re	5,121,000	4,087,000
Glens Falls	5,621,000	4,443,000
Globe Indemnity	4,912,000	3,058,000
Granite State Fire	698,000	579,000
Great American	18,418,000	
Guarantee of N.A.*	201,000	173,000
Gulf Amer. F.&C.	69,000	72,000
Hanover	2,419,000	2,038,000
Hardware Mutual Cas.	1,013,000	817,000
Hartford Accident	14,390,000	10,987,000
Hartford Fire	36,302,000	28,551,000
Hawkeye-Security	404,000	296,000
Home Indemnity	1,533,080	1,501,000
Home, Hawaii	27,501,000	20,976,000
Houston Fire & Cas.	730,000	548,000
Hudson	284,000	
Indem. of North Amer.	12,091,000	8,966,000
Industrial Indemnity	955,000	884,000
Inland	201,000	
North America	53,373,000	40,958,000
State of Pennsylvania	808,000	620,000
International Fidelity	209,000	211,000
Iowa Mutual	167,000	176,000
Kansas Bankers Surety	76,000	74,000
Kansas City F.&M.	336,000	266,000
Liberty Mutual	9,390,000	8,342,000
London, Assurance*	970,000	843,000
London Guarantee*	1,264,000	1,101,000
London & Lancashire*	573,000	337,000

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Cal. Agents File Amended Suit Against Insurers

California League of Independent Insurance Producers filed an amended complaint in Federal court at San Francisco June 19 against the seven companies named as defendants in an anti-trust action. The agents are asking treble damages amounting to \$7,845,000 and the complaint includes charges of "boycott, coercion or intimidation" and explains in detail the status of the league.

The California agents are primarily interested in proving that the companies attempted to "price-fix" commissions in violation of the law and the sanctity of the individual agent's contracts.

The case was at first held to fall under federal jurisdiction and then 30 days ago this was reversed by another federal judge who said the agents failed to state their claim, failed to detail their monetary damages, and failed to define the status of California League of Independent Insurance Producers. All of these matters are remedied in the new complaint.

Earlier in the week, Joseph Alioto, attorney for the agents, appeared in federal court to ask a reconsideration of the dismissal decision. Mr. Alioto said the agents were not primarily looking for monetary damages and hesitated to use charges of boycott, coercion or intimidation because the agents are chiefly interested in clari-

fication of their position as independent business men. It is the contention of the agents that commissions are a matter of private contract and that the principle of private negotiation of commission should be determined. The producers are seeking to ascertain whether they have protection under federal law against "price-fixing" of commissions. Mr. Alioto told the court.

The suit arises from the reduction of commissions on auto business by a number of companies following a rate filing which included a lower acquisition cost factor. The agents maintain that the companies acted in a conspiracy to reduce commissions.

Ala. Agents Again Oppose Auto Commission Cuts

Alabama Assn. of Insurance Agents issued a resolution at its annual convention reiterating its opposition to unilateral reductions in commissions. It states that reducing commissions by rate filings is action in concert and hence illegal. Such action will not tend to solve the problem of underwriting losses. That problem can only be solved by full cooperation between companies, rating bureaus, agents and supervisory authorities.

Call Rate Making Unrealistic

The resolution notes that agents believe present rate making procedures are not realistic, particularly in automobile, and should be corrected because they permit non-bureau companies to siphon off the good business. The big difference between bureau companies and direct writers is in losses and not expenses.

Allstate To Set Up Economy Subsidiary In Switzerland

Allstate will expand into the international market by establishment of a Swiss subsidiary, a holding company, to be known as Allstate Insurance International. It, in turn, will form a subsidiary, Altstadt Versicherungs, A.G. which will be the operating company in Switzerland.

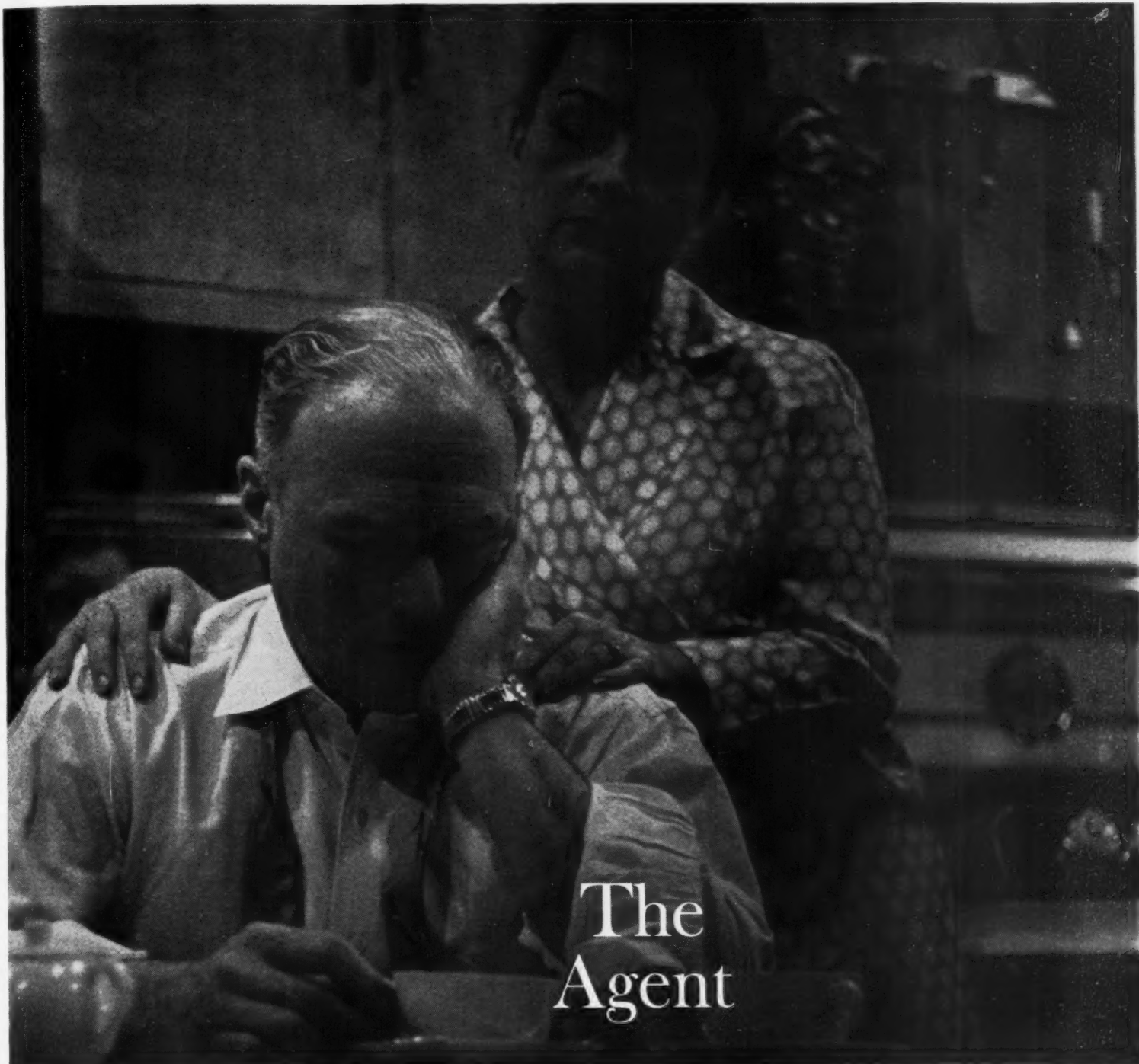
Altstadt will begin operations Aug. 1 and will offer full coverage auto, accident, fire and liability insurance to Swiss customers. Henry S. Moser, senior vice-president of Allstate, has been assigned the responsibility for the development and supervision of international operations, other than in Canada where Allstate has been operating for a number of years.

"The future existence of the western world depends to a high degree on recognition of the growing political and economic interdependence and the importance of an intimate cooperation between the United States and other free countries," Mr. Moser said. "It therefore is significant and highly gratifying that after long and careful study we are able to include the foreign market in the focus of our interest. Although a comparatively large number of old-established Swiss and foreign insurance companies compete for obtaining a share in the relatively limited Swiss market, Swit-

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The Agent

He got out of bed at 1:15 a.m. to answer a call for help from somebody he'd never met. He spent two chilling hours getting his people into a motel, waking a country doctor to check them over, arranging for repairs to their car.

He's home now, bone-tired. He will feel the effects of this night when he rises to meet his obligations tomorrow. But tonight, he made a piece of paper turn into help, shelter and protection from financial loss for that family out on the road.

Many of his neighbors know him as their "car insurance man," and they note that he makes a good living at it. The basis of his success is that he's part of a unique *marketing partnership*. He is an agent, an independent business man, but an *exclusive agent*, representing a single insurance enterprise. As such, he is freed by his marketing partner, the company, to concentrate on serving a large volume of *qualified customers*. We help him identify and accept the qualified risk, the average driver of normal habits. We mass-produce his policy-writing, bookkeeping, billing and collection for him, so that he wastes

no time "making shoes by hand." All this gives him a built-in price advantage. And because we are *his* company, he is able to capitalize on one of the most powerful advertising programs in the industry. *Our ads are his ads.*

Many people know our agent as their life and fire insurance man, too. Because providing him with companion lines for better service to his clients and extra income for himself is still another aspect of our integrated approach to the market place. As their auto insurance man, he has a natural *entrée*. He is already known and expected in his neighbors' homes. He is, in short, *the family insurance man* . . . with the ability, the training and the time to sell from a well-rounded insurance portfolio.

He is a State Farm agent, exclusively representing State Farm Mutual, world leader in auto insurance, and its companion companies, State Farm Life Insurance Company and State Farm Fire and Casualty Company.



For further information on any aspect of State Farm operations, write: Director of Public Relations, State Farm Insurance Companies; Home Offices, Bloomington, Ill.

Pa. Gives Rate Boosts To Philadelphia And Pittsburgh Blue Cross

Commissioner Smith of Pennsylvania has approved rate increases for Blue Cross contracts in the Philadelphia and Pittsburgh areas, effective Aug. 1. In separate rulings, the commissioner gave Philadelphia Associated Hospital Service and Hospital Service Association of Western Pennsylvania the entire amount of the rate boosts they asked for.

Philadelphia received an average 23% raise, which is expected to provide some \$9 million in new revenue. Pittsburgh's additional revenue is estimated at about \$12 million a year, from rates increased 33.3% for the 21-30 day agreement and 29.8% for the standard agreement.

At the same time, the commissioner approved a deductible plan for Pittsburgh and a projected merit rating system for Philadelphia to be put into effect Aug. 1, 1960.

In approving the rates, Commissioner Smith said he had the "very simple choice of either supplying Blue

Cross temporarily with the wherewithal to stay in being, or allow it to go out of existence."

Rate increases for Harrisburg and Wilkes-Barre-Scranton Blue Crosses are pending decisions from the commissioner.

T. W. Budlong Retires

Theodore W. Budlong, assistant manager of the public relations department of National Board was guest of honor at a luncheon given in New York by associates on the eve of his early retirement after 37 years of service in the business. He joined the PR staff as editor of "Fire Insurance Facts & Trends" in 1944. He became advertising manager two years later and became assistant manager of the publication in 1954.

He entered insurance with Bankers Accident as a state agent for Minnesota and later became Omaha manager. When Bankers merged with Federal Life of Chicago, he moved to Chicago and organized Federal's monthly premium A&S department.

Later he became an underwriter in the A&S department of Commercial

Casualty of Newark. He started and was editor of the first house organ for that company, the A&H Fieldman. While with the Loyalty group he handled special assignments in the field, which included one year in Chicago and six years in San Francisco. In San Francisco, he served as executive A&S special agent.

In 1936 he went to the home office as assistant to the vice-president in charge of publicity and advertising and as editor of the Loyalty house organ. In 1939 he became director of publicity and advertising of the group companies and served till 1944. He is past president of Insurance Advertising Conference and served on its executive committee for six years.

Rocky Mountain Fire And Mayflower Exch. To Merge

OLYMPIA—The Washington department at a hearing this week is considering the merger of Rocky Mountain Fire of Great Falls, Mont., and Mayflower Exchange of Seattle. The plan calls for the setting up of a new company, Rocky Mountain Fire & Casualty of Seattle, which in turn would reinsure Mayflower Exchange.

Court Holds Car Warranties Not Insurance In Cal.

Superior court at San Francisco has ruled that automobile warranty companies do not come under the jurisdiction of the insurance commissioner. The court granted an injunction to National Bonded Cars, a member of the Consolidated Warranty System, to keep the insurance department from attempting to regulate its operations.

The problem of regulation of auto warranty companies was described in detail in the June 19 issue of THE NATIONAL UNDERWRITER. There has been litigation of this question in California for some time, beginning when the present governor, Edmund Brown, was attorney general and his office handed down a ruling that auto warranty companies were transacting an insurance business.

Because of the litigation, warranty companies have been more or less inactive in California in recent months, but there has been activity by Equity General of the Colorado Credit group, which acts as general agent for Consolidated Warranty System and sells a mechanical breakdown policy.

Cal. Adjusters Begin Newsletter

California Assn. of Independent Insurance Adjusters has started the publication of a monthly newsletter to its members, with Monte Reid of Oakland, secretary-treasurer of the association, as editor.

The association is also supporting a program to prevent duplicate payments on automobile claims. All automobile glass that has been inspected for replacement under comprehensive coverages will be marked with a carbide glass scriber marking device. This has been approved by California Highway Patrol and about 1,500 scribes have been distributed among adjusters, company claims men and glass companies.

Flint To Bank's Insurance Post

C. Otis Flint, former manager of the Pacific coast department of Employers group, has been assigned to the national division staff of California Bank, specializing in relationships with the insurance industry. In the insurance business 30 years, Mr. Flint had been with Employers group since 1937.

New York Insurers To Get Temporary OK Of A&S Policy Forms

Superintendent Thacher of the New York department has notified A&S companies in the state that a "substantial number" of them have not as yet filed individual A&S policy forms to comply with chapters 943, 945 and 946 of the New York law, effective as amendments July 1. Because of the delay in processing the large volume of policy forms which the department expects will be filed on or before July 1, it has decided to grant temporary approval for the use of policy forms on or before that date which, "solely for the purpose of complying with the above mentioned amendments to the insurance law, modify or replace previously approved forms."

Temporary approval extends only until Dec. 31, and applies only to contracts taking effect no later than Dec. 31, or, after 30 days notice to the company, any earlier date on which the department disapproves temporarily approved policy forms. In order for policy forms to qualify, insurers must furnish the department a certified list of the policies being temporarily approved.

The list is to be made on a form provided by the department for the purpose. Upon receipt of the certified list and acceptance by the insurer of conditions set forth on the form, the department will notify the company in writing of the policy or policies receiving temporary approval.

In the event that temporary approval is given and the department later finds a policy to be in violation of the law, the insurer will, under the conditions agreed to in the certification form, substitute an acceptable policy form, "furnish the insured with an acceptable endorsement, make changes in rates, or take such other action as may be acceptable to the department, without prejudice to any right of the company to judicial review of department action provided by section 154 (1) of the insurance law."

Fund Names Two In Mich.

John Roberts has been appointed claim superintendent at Grand Rapids for Fireman's Fund group, and Paul W. Williams becomes safety engineer at Detroit.

Now...

Crown comes to TERMS

with your clients and prospects.

Yes... Crown's new... all new... 1959 P/S rates are value-designed with the consumer in mind.

Yes... the Term buyer can be covered from Yearly Renewable Term right through to Term to 70 at low... low... low rates.

Here is "Fact-astic" Proof!

Age 35—Basic Cost per \$1,000.

YRT	5 Year (conv. 4)	10 Year (conv. 8)	Term to 70 (conv. to 65)
\$4.27	\$4.58	\$5.20	\$13.14

plus P/S only \$7.50 annually per policy for handling and servicing regardless of amount.

And Crown tops commissions too!
Write your General Agent today for a complete
"Life Kit" or send in the coupon below.

When it's new
in town
... it comes
from

CROWN

TO BROKERAGE DEVELOPMENT DEPT.
CROWN LIFE INSURANCE COMPANY
120 Bloor St. East, Toronto, Canada

Please send me the Brokerage Life Kit, including your full P/S Rate Book.

Name.....

Address.....

City..... Zone..... State.....

FROM OUR NOTEBOOKS

CLIENT CASE STUDY

Coordination

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Chicago Fire Patrol Activities Ending

Members of the fire insurance patrol committee of the Chicago Board at a meeting this month ratified the action of the regular annual meeting last July to discontinue operations of the Chicago Fire Insurance Patrol as of June 30.

An announcement from the board states the companies which provide the funds adopted a program with provision for full pensions of those 19 officers and patrol men who are eligible because of length of service and age. In addition, provision has been made for "liberal severance allowances" for all other personnel.

Chicago newspapers have been critical of the handling of the demise of the patrol by the Chicago Board, repeatedly asserting that the board was "secret" or "obscure." The Chicago American, for example, said June 23 that "The city's efforts to absorb the patrol were hampered by the secrecy that surrounded the negotiations of the insurance companies and the underwriters. When the underwriters finally renewed their offer to give the apparatus and equipment to the city for \$1, only a month remained until the deadline" when the patrol would pass out of existence.

Mandatory UM Passed In South Carolina

The governor has signed a bill making uninsured motorist coverage mandatory in automobile liability policies. The law is similar to that in effect in Virginia. The South Carolina measure also assesses \$15 against uninsured motorists, the money to go into a fund for distribution to insurers to help hold down the cost of the UM cover.

The law also doubled the BI limits to 10/20 under the financial responsibility act. It requires evidence of insurance for five years following conviction for major moving violations—or loss of license.

The measure is effective Jan. 1, 1961.

IBM Salesmen Complete N. Y. Insurance Course

A special one month "cram" course in insurance has been completed by 38 salesmen from IBM's data processing division at White Plains, N.Y. The course was given at the school of Insurance Society of New York.

The salesmen, who serve 130 of the largest insurers—including 60 property and casualty companies and 70 life companies—studied many phases of life, fire and casualty insurance. Included in the curriculum were merchandising, agency company and direct writer premium accounting, claim and policy issue cycles.

The course, jointly developed by Arthur C. Goerlich, president of the society, and Stephen E. Furth, industry marketing manager of IBM, gave the salesmen added "know how" in the application of electronics to insurance. Among the instructors were William Leslie Jr., general manager of National Bureau, and K. O. Smith, manager of New York Fire Insurance Rating Organization.

Rhodes General Counsel Of Citizens Mutual Auto

Donald E. Rhodes, formerly assistant general counsel has been appointed general counsel of Citizens Mutual Automobile. He has been with the company since 1948.

Estimate On Miami Loss \$1.3 Million

The wind and fire losses to buildings and contents resulting from the tornado which struck Miami will not exceed \$1.3 million on 1,100 losses, and may be less, according to adjusters who have inspected the damage. No catastrophe number has been assigned to the storm by National Board, indicating that stock company losses were less than \$1 million.

One estimate is that the mutuals will pay as much as half the total. They moved into the Florida area several years ago when the stock insurers, after several severe hurricanes in a row, reduced their EC commitments or pulled out altogether.

Black Is Honored By Georgia Educators

Kenneth Black Jr., head of the department of insurance, real estate and law at Georgia State College, has been appointed Regents' professor of insurance. According to G. E. Manners, dean of the school of business administration, this is the highest tribute that can be paid a faculty member of a Georgia college.

Dean Manners described Mr. Black as "nationally prominent in the field of insurance, as a scholar, as a teacher, in research, in productivity and in his relationship with the insurance business." Mr. Black was instrumental in bringing the actuarial science program to the college in 1958. He is also editor of the CLU Journal.



Kenneth Black Jr.

N. Y. Auto Glass Dealers Indicted For Price Fixing

Auto Glass Dealers Assn. of New York has been indicted by a federal grand jury in New York for anti-trust activities. The indictment charged the defendants with conspiring to raise, fix and stabilize prices for the sale and installation of replacement glass. Also indicted were Lester J. Schindel, president of the association; Irving Schapiro, past president, and Morris S. Gorman, executive secretary.

The Department of Justice charged that the alleged conspiracy began in 1955. About 80% of metropolitan New York's 160 automobile glass dealers are members of the association, and their combined purchases total \$8 million a year.

Bleichroeder, Bing Anniversary

Bleichroeder, Bing & Co., insurance and reinsurance brokers of New York and with offices in principal countries in Europe, this week is celebrating

the 100th anniversary of its organization at Hamburg, Germany, as Bleichroeder & Co.

Moses Bleichroeder obtained authority to conduct an insurance brokerage business in Hamburg on June 26, 1859. His family carried on the organization until the 1930s when the partners of Bleichroeder & Co., together with the partners of Jonas Bing, another old Hamburg brokerage organization, set up in England and the U. S. the parent Bleichroeder, Bing & Co. offices which today do a reinsurance and brokerage business internationally with affiliated firms in Holland, France, Argentina and Uruguay.

Form New WC Insurer

Alltrades Ins. Co. has been licensed in California to operate as a specialist in workmen's compensation. The company, which is located in Los Angeles, was organized by California Employers Insurance Agency and will take over the business of this agency.

J. Gerald Golob is president of the new company. Other officers include Paul H. Toy, assistant to the president and vice-president; Robert J. Beckwith, executive vice-president, and C. E. Loughran, secretary-treasurer. The original capitalization is \$400,000.

Va. Raises Auto Rates

Virginia has approved average statewide auto liability rate increases of 8.7% on private passenger cars, 12.9% on commercial cars and 18% on garage and dealer owned vehicles. The new rates, requested by National Bureau and Mutual Insurance Rating Bureau, are effective Aug. 1.

Allstate has been licensed in Alaska.

Montgomery Ward, Nationwide Mutual Tieup Is Denied

The possibility that Montgomery Ward & Co. would enter the insurance business by means of an affiliation with Nationwide Mutual was printed in several newspapers last week but denied by Ward management.

The story was that Wards was negotiating for 25% of the stock of Nationwide Corp., a holding company controlled by Nationwide Mutual. Nationwide Corp. owns 100% of Nationwide Life, 93% of National Casualty, 51% of Northwestern National Life and 52% of Michigan Life.

On the basis of entering insurance via Nationwide Corp., the supposition would be either that National Casualty would be used as the vehicle for insurance sales or that a new company would be formed using Nationwide Corp. funds or perhaps by selling some or all of the four million additional authorized but unissued shares of Nationwide Corp.

John A. Barr, Montgomery Ward chairman, was quoted as saying:

"There is no truth to reports we are negotiating with Nationwide Corp." He went on to say that Montgomery Ward is giving active consideration to getting into the insurance business, a fact that has been known for some time, the main question being whether Wards will organize its own insurer or buy into a going company.

North Carolina has approved Great American's 10% deviation on homeowners, following a public hearing.

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United Security Life Company	Life, Accident & Health
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Gas Company Liable In Total Loss, Though Not At Fault For Its Origin

A gas company in Michigan was held liable for total loss of a home already partially destroyed by a fire in which the company was not at fault.

Wilbur Reh of Flat Rock, Mich., and his insurers, Hartford Fire and Michigan F.&M., won a \$22,736 settlement against the gas company in Wayne County (Detroit) circuit court. A fire partially consumed the Reh home and

melted the gas meter. The serviceman from the gas company refused to shut off the gas on the grounds that the work involved was not part of his duties. He also refused to help firemen locate the shut-off valve. Subsequently, an explosion and additional blaze occurred which produced further loss.

The jury found the gas company's serviceman negligent in not shutting off the gas, and in not cooperating with the fire department in locating the shut-off.

The plaintiffs were represented by Davies & Moesta of Detroit.

Uninformed Public Is Real Auto Competition, Gurash Tells WISS

The real competition in the automobile insurance business, according to John T. Gurash, vice-president of Pacific Employers and chairman of the executive committee of Western Insurance Information Service, is not between the different types of insurance companies; it is an uninformed and confused public.

Speaking at a meeting of northern

California Speakers Bureau of WISS, Mr. Gurash stressed the present confusion in the automobile insurance picture; the increasing pressure by the public for reduction of traffic accidents and the multiplicity of programs being advanced for dealing with the consequences of these accidents. He said a correlated industry-wide public relations program was never more needed than it is today.

"In view of the numerous proposals being advanced, it is little wonder the insurance buying public is confused. The real danger is that all of this is only helping set the stage for the entrance of federal or state governments into the operation of the automobile insurance business," said Mr. Gurash.

The industry must, to survive and avoid further governmental inroads and interference, give more and more evidence of its sincerity in its campaigns to reduce traffic accidents—and to eradicate the feeling in too many areas that the companies are only interested in making more money at the expense of the motorists.

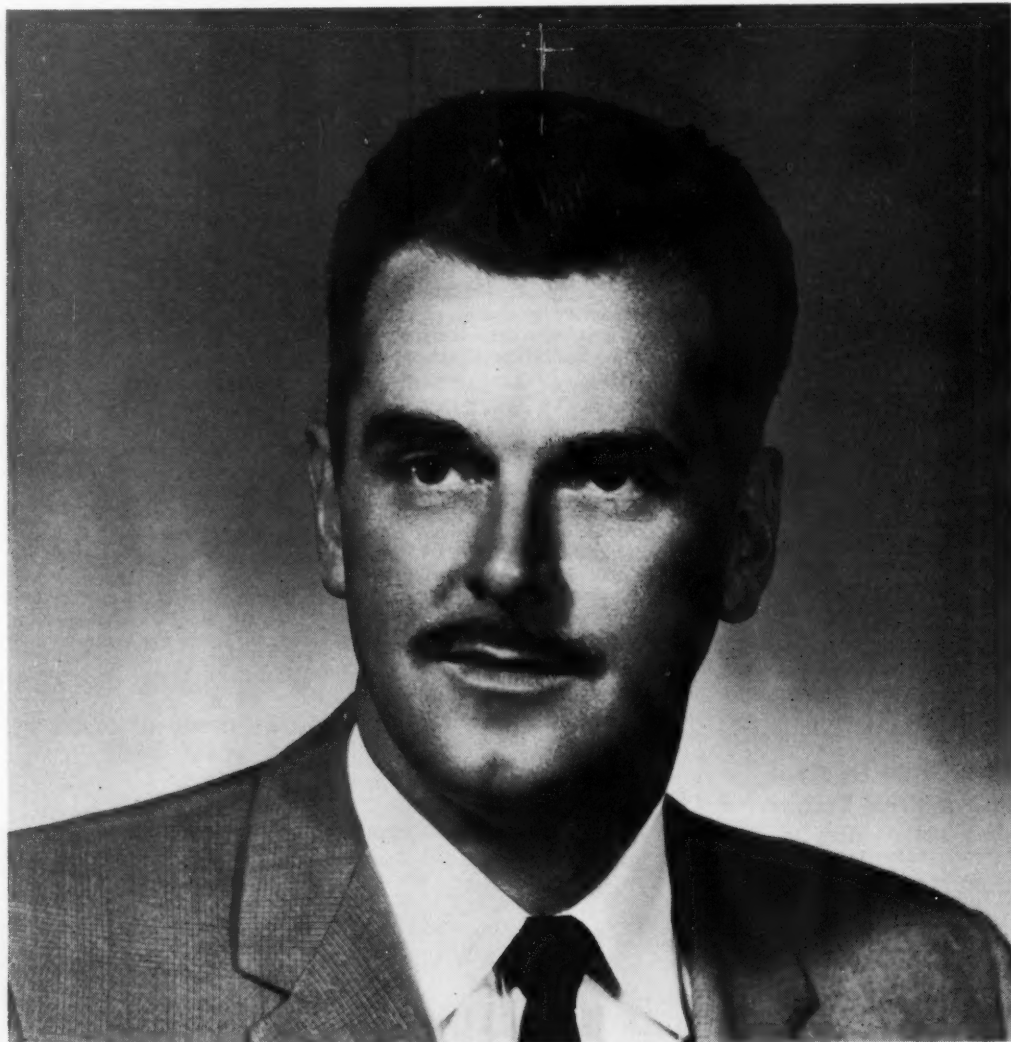
"The insurance industry," he said "would do well to recognize that competition does not necessarily exist between one type of company and another. Its real competition is an uninformed and misguided public, who, when they become sufficiently articulated, can propose or demand legislation that would spell the end of the automobile insurance business as a free enterprise."

N. H. Court Rules On Duplex Home Liability

New Hampshire supreme court has upheld a county court ruling that an occupant of a duplex home cannot collect liability damages for an injury received in the other half of the house unless the policy specifically covers the entire building.

The case involved a duplex home owned jointly by a Mr. and Mrs. Brietz and a Mr. and Mrs. Shapiro. Mrs. Brietz, who was injured while visiting her sister, Mrs. Shapiro, in the other half of the house, tried to collect from her insurer, National of Hartford. The company refused to pay because the Shapiros' names were not included on the policy.

Hartford Accident has moved its New Haven, Conn., office to new and larger quarters at 47 College Street.



WALTER C. WOOD OF THE STATEWIDE INSURANCE SERVICE, SAN LORENZO, CALIFORNIA, SAYS:

"I just didn't know any better..."

"... to listen to the old timers, there was only one way of doing business, and that was to do it the same way as the past fifty years. Then, one day I found General and started making money."

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Cites Plastic Surgery As Claims Corrective

Arne Fougner, president of Christianity General, believes that if the casualty business sponsors physical rehabilitation — particularly reconstructive plastic surgery—potentially large claims can be deflated and prolonged litigation avoided.

In a memorandum to company executives, he declared that insurers specializing in workmens compensation or third party liability have much to gain by active support of rehabilitation institutes specializing in research and training. A climate could be established wherein claim consciousness would be replaced by standard inquiry into rehabilitation potentials. Judges, juries and the public, when considering accident cases, will want to know what has been done to rehabilitate the victim or what could be accomplished and at what cost.

Mr. Fougner pointed out that more than 70% of passengers injured in automobile accidents sustain head or facial injuries. One in 10 is either fatal or serious. He recommended that the casualty business undertake to construct and equip one operating room, and set up an initial fund for purchase of additional equipment for the room in the Institute of Reconstructive Plastic Surgery to be established at New York University Bellevue Medical Center. The cost involved would be \$150,000.

Early in June, Mr. Fougner conducted insurance executives and other interested persons on a tour of the Institute of Physical Medicine and Rehabilitation and of Manhattan Eye, Ear and Throat Hospital to observe examples of reconstructive plastic surgery of the face.

Seek Sovereign Immunity Rehearing By High Court

The number of public agencies in Illinois now petitioning that state's supreme court for a rehearing on the decision it handed down last month which upset the doctrine of sovereign immunity in the case of damage suits resulting from negligence has grown to five: Chicago Board of Education, Illinois Assn. of School Boards, Chicago Park district, Illinois Assn. of Park districts and Kaneland (county) Community Unit District No. 302.

According to Frank R. Schneberger, Chicago school attorney, "If the court decision stands, long-past sprains, breaks and other injuries suffered by children, and unknown injuries to members of the public who have used school facilities, suddenly become actionable." Also, the board of education must assume unlimited liability for the negligent acts committed by its approximately 25,000 employees.

N. E. Agents Hold Annual

New England Assn. of Insurance Agents held its annual summer meeting at Equinox House, Manchester, Vt. Speakers included Gov. Stafford of Vermont; Paul H. Jones, vice-president of NAIA; and Helmut I. Kimpel, public relations manager of American Foreign Insurance Assn.

Atlanta Agents Elect

Atlanta Assn. of Insurance Agents has elected George Erwin president, G. R. Holden Jr. vice-president, and James McKenzie secretary.

Southeastern Claim Executives Elect

Southeastern Claim Executives Assn., at its spring meeting, at Chattanooga, elected J. M. Oates, vice-president of Audubon Ins. Co., president; John Hutchins, director of Blue Ridge, vice-president, and Hopkins Kidd, director of Standard National, secretary-treasurer. J. Roscoe Womack, secretary-treasurer of American Southern; W. B. Colby Jr., assistant secretary of American Security; James Graves, director of American Fire &

Casualty; and John Staples, secretary of State Capital of Raleigh, were elected to the executive committee.

Speakers at the convention included James Robertson, claims manager of Capital Fire & Casualty of Birmingham, who spoke on reducing claim expenses; Robert M. Summitt, Chattanooga attorney, on trends in liability; and Fletcher C. Mann, Greenville, S.C. attorney, who discussed "Bodily Injury Disability—Clarification or Confusion?"

Reinsurance Agency of Chicago on June 29 will move to 141 West Jackson.

Dixon Retires, Had 40 Years With Reliance

Ralph E. Dixon, secretary of Reliance, has retired after 40 years with the company. He joined Reliance in 1919 as automobile superintendent of the western department. While there, he was chairman of the rating formula committee which developed automobile rates and forms in the midwest.

Transferred In 1946

In 1946 he was transferred to Philadelphia as assistant secretary and in 1948 he became secretary.

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AUGUST 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

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Rennix Goes With Zurich As Sales Supervisor

Zurich has appointed George W. Rennix Jr. as sales supervisor. He will work under the direction of Fred H. Oliver, assistant U. S. manager in charge of sales and marketing, and will have general supervision over the production and sales promotion of seven of Zurich's offices: Milwaukee, Minneapolis, Kansas City, Grand Rapids, Denver, Jackson, and Buffalo. He will be based at the head office in Chicago.

Suburban N. Y. Field Men Organize Separate Groups

Long Island (N.Y.) Fieldmen's Insurance Assn., at its first meeting, elected George F. Nelson, Commercial Union-North British, president; John Belanus, Aetna Fire, vice-president; Edwin W. Currie, Boston, secretary, and Allen H. Harris, Agricultural, treasurer.

The new association was established as one of two field clubs which will function in the territory formerly covered by Suburban New York Field

Club. A companion Mainland Field Club is being organized in Westchester country. The division of clubs was designed to improve cooperation with local boards in sales, public relations and educational ventures.

Allstate Dedicates Its New Atlanta Office

Allstate has dedicated its new southeast zone and Georgia-Alabama regional office at Atlanta. The building, which will be occupied by 230 employees, contains more than 60,000 square feet of working space. Among those attending the dedication events were Chairman Calvin Fentress Jr. and President Judson B. Branch.

Atlanta Fire Insurer To Specialize In Ill.

Southeastern Fidelity Fire of Atlanta has been admitted to Illinois, with Seaway Insurance Agency Corp. of Chicago the general agent, to specialize in writing dwelling risks on Chicago's south side. A syndicate of Negro business men headed by Eugene H. Dibble, who is vice-president of Seaway, invested \$300,000 in Southeastern in order to permit the company to comply with the Illinois code.

Mr. Dibble says many Negro home owners on Chicago's south side lost their insurance after a series of fires in the area and that 90% of property considered a good risk is either underinsured or not insured at all.

Indiana CPCUs Elect Brissman President

Indiana CPCU chapter has elected B. G. Brissman, American States of Indianapolis, president. He replaces Donald Dean, City Securities. Robert W. Swanson of Herman C. Wolff is the new vice-president and Mark W. Gray of Armstrong, Gause, Hudson & Kightlinger, was reelected secretary-treasurer.

Record Attendance For Mutual School Of Company Management

The school of mutual insurance company management convened for one week at Purdue University with over 100 in attendance. The school was sponsored jointly by the National Assn. of Mutual Insurance Companies and by the department of agricultural economics of Purdue.

The school's curriculum was designed to meet a definite need in insurance training of managers and other management personnel, particularly of farm mutual companies. Courses offered covered every phase of the business including coverages, reinsurance, sales, economics of agriculture, law, accounting systems and principles, loss prevention, inspections and office methods and procedures. The course takes three years to complete.

E. C. Booth, secretary-treasurer of Lennox Industries, Marshalltown, Ia., has been elected a director of Employers Mutual Casualty.



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New Protector HOSPITAL Policy

- ① NO limit to the number of days of hospital confinement! Nursing home benefits. No cancellation because of health deterioration. Optional benefits for in-hospital doctor's calls. High limit benefit for out-patient treatment. Surgical schedule includes dental surgery.

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- ③ Pays 100% of covered hospital expenses up to \$5,000, after a \$300 or \$500 deductible. (Expenses incurred within 3 years). Unallocated benefits. Also pays doctor fees when surgery is not performed... and 75% of the cost of a licensed or graduate nurse.

IMPAIRED Risk Hospital Policy

- ④ Indemnity limits are 90 days for standard ages and 45 days for senior risks (ages 60 to 74) for all accidents and sicknesses other than the SPC (Specified Physical Condition). For the pre-existing condition, daily hospital benefits are paid from 30 to 90 days depending on the impairment.

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Frederick P. Gore of R. H. Gore Co. and Arthur C. Youngberg Jr. of Youngberg-Carlson Co. (left to right, seated) conclude a merger agreement. The organizations will expand brokerage and direct facilities in Chicago and several other cities but retain present identities, personnel and independent quarters.

Other executives (left to right, standing) are John J. O'Brien, 1st vice-president; John C. Brogan, executive vice-president, and Joseph M. Fern, vice-president of R. H. Gore Co., and M. P. Johnson and A. H. Wohlers, Youngberg-Carlson Co. vice-presidents.

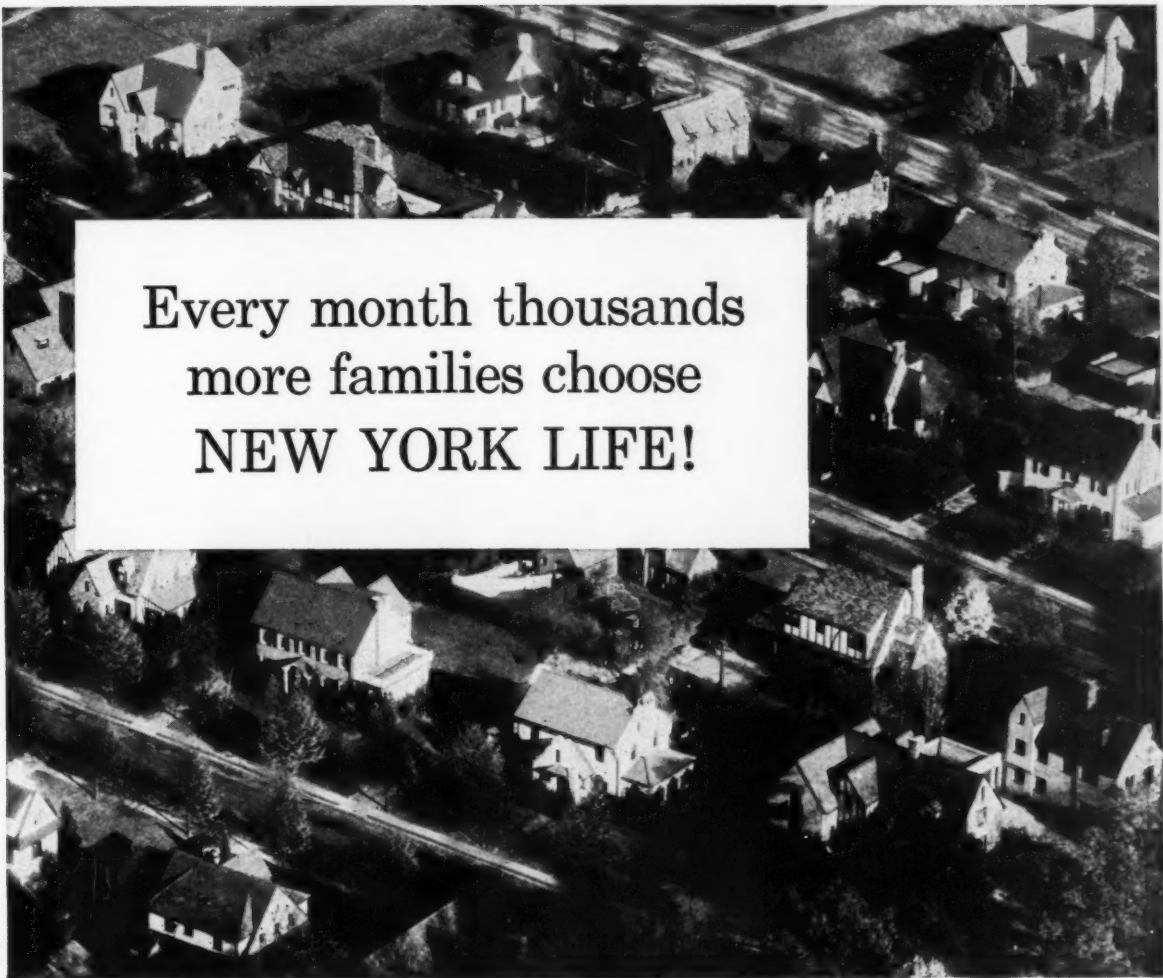
R. H. Gore Co. and Youngberg-Carlson Co. agencies of Chicago have merged.

Affiliated Gore offices are located in New York, San Francisco, Louisville, Atlanta, Fort Lauderdale and Miami. Youngberg-Carlson maintains branch offices in Evanston (Ill.) and Los Angeles. It is anticipated that additional offices will be added.

R. H. Gore Co. was formed in 1923 by Robert H. Gore. Other Gore offi-

cers include John C. Brogan, executive vice-president, John J. O'Brien 1st vice-president and Joseph M. Fern, vice-president.

Youngberg-Carlson Co., a 41-year old operation, was started as a partnership between the late Arthur C. Youngberg and Fritz A. Carlson. It was established primarily as a brokerage operation. Vice-presidents include M. P. Johnson, A. H. Wohlers, James G. Corns and Charles E. Todd.



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Offers Agents Scary Recital Of Errors, Omissions Case Histories

Robert H. King of Raleigh, the new vice-president of Carolinas Assn. of Mutual Insurance Agents, addressing the annual meeting, offered the members a hair-raising recitation of real agents' errors and omissions claim situations, drawn from the investigations conducted by himself and members of the association's committee on errors and omissions coverage.

An insured was involved in a rear-

end collision. The agent knew about it the day it happened, but the insured didn't come in to report it until 2½ months later. Meanwhile the agent did nothing. The company sent out a reservation of rights letter.

Another agent actually saw an accident—his insured ran down a motorcyclist—but he did nothing about notifying the company until an attorney came into the picture many

weeks later. Again, the insurer took a reservation of rights.

A client who had to be put in the assigned risk plan paid the agent the premium and, though it was even entered in the agent's receipts records, a claim eight months later revealed there was no coverage in force because the agent had not transmitted the premium.

A misunderstanding surrounding payroll kept in a safe, a small money and securities broad form policy and a large paymaster robbery contract has another agent in a mighty em-

barrassing position. In this case, an ex-employee of the agency is probably responsible for the mix-up, but nothing like that can be established. There may be a suit.

Another case involves a restrictive endorsement which resulted in no coverage for an insured. The insured insists not only that the agent never mentioned the restrictive endorsement but that it never actually appeared on his policy—that the agency added it to the daily after the accident.

Another agency is involved in a substantial suit in which an insurance company is trying to recover a substantial loss because of its failure to pick up a policy at its anniversary date. It was a five year annual payment policy on a club building and, after 3½ years on the line, the company said not to renew. The company meant not to go on after the next annual anniversary, but the agent took this to mean that the company would stay on for the remaining year and a half.

Another agent sold business interruption cover to a new establishment. There was no experience, so the insured refused to purchase more than \$6,000 at 50% coinsurance, even though the agent urged him to take more. It was a three year policy. There was a loss after 2½ years and the coverage was woefully inadequate. The insured is suing the agent.

The agent who sometimes goes to parties or other social gatherings may find himself in the position of one of those in Mr. King's studies. The agent met a lady at a party who told him that she had \$19,000 on the house and \$2,000 on the contents and no other protection, though she had a considerable amount of valuable jewels. The agent suggested a homeowners policy with a personal articles floater. Whether he was ever told to bind the coverage or not may never be clear, but the agent is being sued for a substantial loss.

A big source of errors and omissions trouble is the failure to bind, Mr. King said. In one example, an agent made a call at the office of an insured's plant, convinced him he needed considerably more fire insurance and agreed to bind. He went on home without making any special attempt to do anything more that evening. Next morning when a special agent arrived in the office, the agent offered him the line and the special agent told him he had just passed the plant and that a bad fire was in progress.

Arthur G. Patterson will open an independent adjusting service at Minneapolis.

*If you are
tomorrow
minded...*

you can build a secure future with Central...



*a tomorrow minded
company*

If you are looking ahead to a year from now... five years... ten... twenty years, look to Central, a company with its mind on tomorrow, too. Because the success and welfare of Central agents is foremost in the minds of Central's management. And Central's \$47,981,956.00 in reserve assures a solid foundation for tomorrow's growth.

Thousands of progressive Central producers have already recognized the wisdom of representing a tomorrow minded company, one that is financially sound today and has its mind on growth for tomorrow. Would you like to grow with Central? Write to Advertising Department, Central Mutual Insurance Company, Van Wert, Ohio, for the booklet "Plus Factors for Added Premium Volume."

A MULTIPLE LINE COMPANY

Central Mutual
INSURANCE COMPANY

Van Wert, Ohio



Home Office: Van Wert, Ohio. Branch Offices in: Atlanta, Boston, Dallas, Denver, Los Angeles, Montreal, New York, San Francisco, Toronto.

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Premium Financing Espoused As Means Of Surmounting Collection Difficulties

Premium financing as a means of surmounting companies' and agents' collection difficulties was espoused by W. O. Wanamaker, agent at Topeka, at the Casualty & Property Insurance Institute at Southern Methodist University. The institute was sponsored by the Southwest chapter of CPCU at Dallas.

"In the past, too many local agents have been their own worst enemy in credit extensions by permitting customers to pay their premiums when it was handy for them to do so. In some cases, agents have attributed it to competition, but in the main, it is simply a case of laxity, being a Good Joe, or just plain carelessness," Mr. Wanamaker said. He suggested that agents who do not pay their balances on time be penalized part of their commissions. By establishing a firm policy, companies might reduce their past due collections from agents to a bare minimum.

"All general lines company officials pretty well agree that investment earning of immediate cash income from financed monthly or quarterly premiums can be used to keep interest cost low for our customers who want to pay their premiums in installments, he said.

Mr. Wanamaker listed as the advantages of monthly and quarterly installment premium payments customer satisfaction; reduction of collection problems; increased sales; larger average premium per sale; broader over-all protection for customer; spread of risk for companies; more time for agent's solicitation and service, and cash to pay agent's balances on time.

Are Disadvantages Also

There are disadvantages also, and he listed these: New collection problems; additional record-keeping; extra work when customer switches from monthly or quarterly to annual payments; more paper work for new accounts; decision of what to do with customer's life insurance when he cancels general lines business; difficulty when agent or company cancels contract; entire account subject to competition on a single expiration date, and there is a tendency to put agent into a captive position.

"Whether we like it or not," he declared, "installment payment of insurance premiums is here to stay—the public likes it and who are we to tell the public they can't have it." He warned that for those customers who prefer to pay their premiums in installments, agents must provide that service or leave that portion of the business to competitors who have such facilities.

Mr. Wanamaker discussed tendencies and problems of the industry today, the trends toward mergers, package coverages, and acquiring a life insurance affiliate. All of these problems have a direct bearing on installment premium financing, he said, for unless companies and agents face up to their difficulties, they will have less premium to finance.

For the past two or three years speakers at agents meetings everywhere have been "preaching the gospel" of machine billing, continuous policies and machine accounting. "How in the world do we get the sleeping giants in our industry to meet this challenge?" Mr. Wanamaker wondered. Direct writers, he said, do not have a

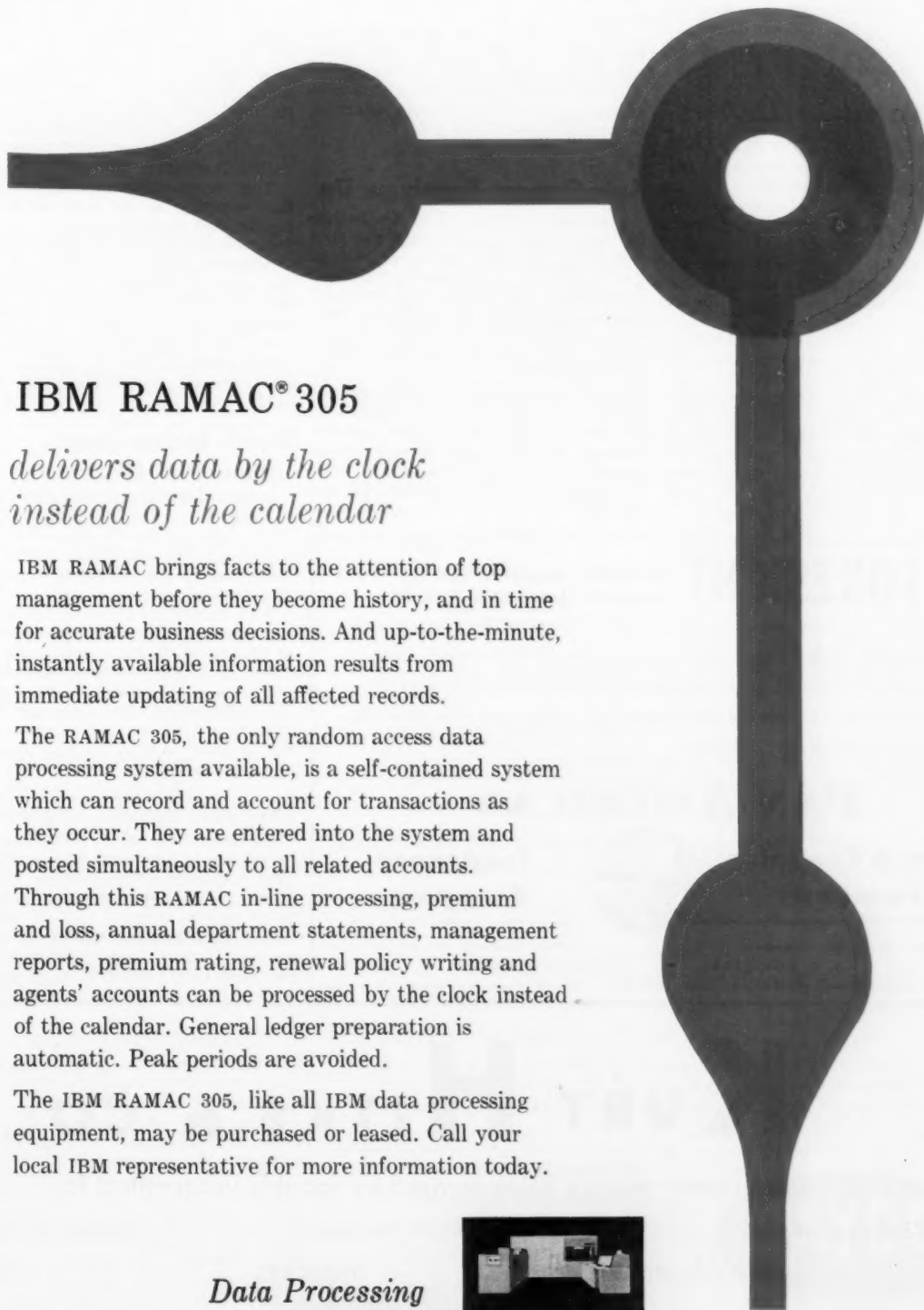
monopoly on the best brains in the business, but they did have the courage of their convictions and grasped "the opportunity presented when we abdicated a big slice of the private passenger auto business to them." He said that companies do not mind too much about the loss of the automobile business because it apparently was too big a headache to cure. However, the

companies who helped build a billion dollars of fire business are not going to sit back and watch it be siphoned off to the direct writers.

Discussing agent resentment over a 5% commission reduction on homeowners, Mr. Wanamaker said what really galls agents is the fear that this 5% reduction, right on the heels of a 10% reduction on class 2 auto risks, is just a start of what will happen to all commissions. The next time a change in commissions is contemplated, company officials would do well to talk it over first with agents, he advised his audience.

vised his audience.

When home package policies are combined with life insurance, perhaps a cash value on the general lines as well as the life portion of the contract may be established, he suggested. This could be accomplished by charging an extra down payment at the start of the policy and making a small extra charge on each installment. "One important point in premium financing in setting up the payment date, is to have that date be the same as the customer normally pays the house payment, utilities or other current bills, Mr. Wanamaker said.



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Ariz. High Court Says Cities May Insure With Mutual Companies

Arizona supreme court early this month upheld in a unanimous decision the right of city officials to insure public property in mutual companies. The case was on appeal from superior court of Phoenix.

The county school superintendent and county treasurer had refused to pay premiums on school property insured in Northwestern Mutual, and the insurer sued for the premium. The supreme court held that insurance on public property in a mutual company under a non-assessable policy is authorized by statutory law. The court also held that such insurance is not a lending of public credit and does not make the city or school district a shareholder or a joint owner of the insurance company.

Auto Rates Go Up And Down In S. C., N. H., Del.

National Bureau has increased private passenger automobile liability rates 1% in South Carolina, with both increases and decreases. Class 1 rates are reduced \$2 to \$4 in most territories; in other territories the rates are unchanged. For class 2A cars the rates go up \$3 to \$13 and for 2C \$4 to \$20.

National Automobile Underwriters Assn. increased comprehensive \$2 outside Columbia, Greenville and Spartanburg, where they remain the same. In Anderson \$50 deductible collision goes up 4%; and in Columbia, Greenville, Spartanburg and Charleston goes down 4% and in the balance of the state goes down 10%. The \$100 deductible is up 5% in Anderson;

down 5% in Columbia, Greenville, Spartanburg and Charleston, and the same elsewhere.

Liability rates are reduced 3% in New Hampshire. In Laconia and Rochester they go up \$4; in Berlin, Dover, Manchester, Nashua and Portsmouth Air Force base are unchanged, and in the remainder of the state are reduced \$2 to \$5. Commercial cars go up 14.3% and garage risks 15.1%.

NAUA has reduced \$50 deductible collision 15% and \$100 deductible 8%. For commercial cars operating within a 50-mile radius collision is reduced 9% and for those operating beyond 50 miles it is reduced 10%.

In Delaware liability rates go up 6%, from \$2 to \$9 in the Wilmington area, unchanged elsewhere. Commercial cars get a 12% reduction and garages one of 6%.

NAUA reduced \$50 deductible collision 5% in Wilmington, 8% elsewhere, and reduced \$100 deductible 7%. Commercial cars within a 50-mile radius get a 6% collision reduction, beyond 50 miles one of 10%.

Auto-Owners Premiums Up

Premium volume of Auto-Owners has increased 11.5% during the first five months of 1959. Assets as of June 1 were \$46,471,000. Quarterly premium volume was \$18,317,000. This information was revealed by President William C. Searl at a three-day meeting of 145 home and branch office claim, field and underwriting employees gathered to discuss current problems and activities of the company. Richard C. Masters, vice-president and general counsel, and A. Lynn Minzey, vice-president in charge of agencies, were in charge of the arrangements for the meeting.

N.Y.C. Mayor Opposes Blue Cross Rate Rise

NEW YORK—Mayor Wagner of New York City, in a letter to Superintendent Thacher of the department, has come out in opposition to the proposed average 34.2% rate boost requested by Blue Cross here. The mayor said he was opposed to the raise because only a small part of it will be used to improve "the distressing low wage level" of New York City hospital workers, many of whom were on strike at the time the mayor's statement was made. The striking workers have since voted to go back to work.

Mayor Wagner asked Mr. Thacher to hold up his ruling on the Blue Cross application pending completion of a rate study of all A&S plans in New York state that was begun last year by the department. The director of the study, Dr. Ray E. Trussell, chairman of the school of public health and administrative medicine of Columbia University, has advised the superintendent not to wait until the study is completed next September before instituting the rate increase.

The superintendent has indicated that a ruling on the rate boost could be expected at any time.

If the Blue Cross financial situation is so serious that it cannot wait until the study is finished, the mayor said, then a moderate increase might be granted, but it should be one that would be limited to maintaining Blue Cross reserves and "to cover salary increases for non-professional workers."

Zurich Makes Three Claims Post Changes

Zurich has promoted Charles B. Creighton to assistant claims manager at Chicago, Arthur B. Sforza to claims superintendent at Buffalo, and Carl G. Anderson to superintendent of claims at Baltimore.

With Zurich for 11 years, Mr. Creighton has been assistant superintendent of claims at Buffalo since 1954. Mr. Sforza joined the company in 1945 and in 1950 was named claims superintendent at Baltimore. Mr. Anderson joined Zurich in 1952 and after receiving a law degree in 1955 became staff attorney at Baltimore.

Excelsior Results Improve

Excelsior had an underwriting gain of \$62,764 in the first four months of 1959. Investment and other income of \$35,130 brought the total operating gain before income tax to \$97,894 compared with \$35,934 in the first four months of 1958. Policyholders surplus rose 11% to \$1,841,081 at April 30.

Montana EC Loss Ratio Reached 521% In 1958

HELENA—The loss ratio in Montana last year on extended coverage was 521%, according to the tabulation of annual statements made by the insurance department. This compares with a ratio of 70 in 1957. Hailstorms at Billings in June and July of 1958 produced losses of about \$7½ million and account for most of the adverse experience. Direct EC premiums last year were \$2,228,000 and losses were \$11,603,000.

Among the leaders in Montana in the EC business, and their loss ratios were: Implement Dealers Mutual, 806%; General of Seattle, 673%; Hartford Fire, 264%, and Home 342%.

Straight fire business for all companies showed a 29% loss ratio on \$7,960,000 of direct premiums. In 1957 the loss ratio was 52%.

For homeowners, the loss ratio last year was 351%, again the bulk of the poor experience being due to the Billings hailstorms.

AFIA Opens Branch In North Honshu, Japan

American Foreign Insurance Assn. has opened a branch in Sendai, North Honshu, Japan. It will operate in fire, marine, casualty, and surety for Great American and Home. Under the direction of the Tokyo office, Sendai is the 11th branch opened in postwar Japan by AFIA.

Three Officers Named By Automobile Underwriters

Automobile Underwriters, managing company of State Automobile & Casualty Underwriters of Des Moines has named D. D. Waterman vice-president, J. C. Milner secretary, and V. R. Waters treasurer. R. C. Waterman continues as president.

Pugh In Production With Stewart, Smith



Thomas Pugh Jr.

Thomas Pugh Jr. has joined Stewart, Smith & Co. in New York. He will concentrate on production and development of all classes of reinsurance and excess line business in the metropolitan and suburban New York area. Mr. Pugh was formerly with Marsh & McLennan and with Home.

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N. J. Law Study Group Created, Lacks Finances

Gov. Meyner of New Jersey has signed a bill creating a nine man commission to study and revise the state's insurance laws. In a statement accompanying his approval, the governor pointed out that \$25,000 was originally appropriated for the commission's work, but the amount had been deleted from the bill in the senate.

This leaves the group without working funds, the governor said, but he decided to approve the bill "so that some progress, however slight, can be made." Three members will be from the senate, three from the assembly, and three will be named by the governor.

MIRB Revises Auto BI & PDL Rates For Ala., Wis.

Mutual Insurance Rating Bureau has revised automobile BI & PDL rates for Alabama and Wisconsin. Private passenger rates are decreased 1.3% in Alabama and increased 8.2% in Wisconsin. Commercial car rates are increased 9.4% in Alabama, and 7.5% in Wisconsin. Division 1 garage risks are decreased 4.1% in Alabama and increased 1.7% in Wisconsin.

MIRB Increases OL&T BI Rates For Summer Camps

Mutual Insurance Rating Bureau has increased OL&T BI rates for boys' and girls' camps. The new rates are now effective in 39 states and the District of Columbia and will be effective in three more states July 1. Rates for non-profit camps have been increased from \$.90 to \$1, and for camps operated for profit from \$2.75 to \$3.65.

N. Y. WC Rates Unchanged Until State Fund Decision

New York Compensation Insurance Rating Board has advised companies that it does not expect to file a general revision of rates until after the appellate division of the New York supreme court has rendered a decision in the pending case involving the exclusion of the state fund experience. There is no indication as to when the decision may be forthcoming.

N. C. Kills Move For Insurance Commission

A North Carolina bill to transfer much of the insurance commissioner's authority to a five member board of which he would be chairman has died in a senate committee.

The bill would have given the board power to hold public hearings and to make decisions in rate matters.

State Farm Lender's Group Meets

About 70 U. S. bankers met in Bloomington, Ill., for the two-day annual meeting of State Farm Lender's group, a national association of banks working with State Farm Mutual Automobile in financing automobile purchases for its policyholders.

American Central Increases Stock

American Central of St. Louis has voted to amend its charter to increase the number of authorized shares of stock to 40,000 of \$50 par value or \$2 million. In 1914 the company had reduced the par value of its stock from \$100 to \$50, making the capitalization \$1 million.

N. Y. Plans Discussion Of Legislative Suggestions

The New York department is making plans for its annual hearings on proposed insurance legislation. The hearings, tentatively scheduled for mid-October of this year, provide industry with an opportunity to state its views on legislative proposals for consideration by the joint legislative committee on insurance rates and regulation and possible sponsorship by the department in the legislature.

To facilitate preparation of an agenda for the hearings, the department is asking for submission of proposals by Sept. 15.

Hartford Fire Appoints Matthews At Home Office

Hartford Fire has appointed Walter T. Matthews an instructor at the home office training center. He joined the company in 1947 in the home office automobile department. He was transferred to Washington, D. C., in 1951 as a special agent. For the past four years he has been special agent at Providence.

Hartford Fire Employees To Receive Travel Coverage

Hartford Fire has made available a new travel accident policy for its employees. The policy, which is paid for by the company, covers any type of accident occurring during authorized business travel. Accidental death benefits, which range from \$4,500 to \$40,000, are based on the annual salary of employees.

Von Rosenberg President Of Fire Exchange Of L.A.

Raymond C. von Rosenberg has been elected president of Fire Insurance Exchange of Farmers group. He was vice-president and general manager.

Mr. von Rosenberg has been with Farmers group since 1935, serving as controller, executive vice-president of Farmers New World Life, and vice-president in charge of production.

Va. Hearing Set On Credit Life And A&S

The Virginia advisory legislative council committee studying credit life and A&S will hold a public hearing July 9 at Richmond. The committee has been directed to submit to the governor and the legislature before Oct. 1 a report of its study, along with recommendations and suggestions for regulatory legislation on credit life and A&S.

Maine Rules Out UJF Proposal

Maine supreme court has ruled unconstitutional certain parts of a legislative proposal to require uninsured motorists to contribute to an unsatisfied claim and judgment fund. This ruling was requested by the senator who sponsored the bill.

The court said that the proposed method of collecting payments would violate a constitutional provision against diversion of highway fund revenues for other purposes.

Mission Ins. Co. of Pasadena, Cal., has made a filing with SEC on 150,000 shares of 10% cumulative convertible preferred stock at a price of \$10 per share. Shearson, Hamill & Co. is the underwriter.

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Conventions

June 30-July 2, International Assn. of Insurance Counsel, annual, Banff Springs Hotel, Banff, Alberta, Canada.

August 2-7, Honorable Order of the Blue Goose, International, annual, Statler Hotel, Los Angeles.

August 6-8, Alaska agents, annual, Ketchikan.

August 9-12, West Virginia agents, annual, Greenbrier, White Sulphur Springs.

August 13-15, Texas mutual agents, annual, Statler-Hilton Hotel, Dallas.

August 19-20, ABC Service Bureau, annual, French Lick-Sheraton, French Lick, Ind.

August 19-20, Hoosierland Rating Bureau, annual, French Lick-Sheraton, French Lick, Ind.

August 19-22, Federation of Insurance Counsel, annual, Fontainebleau Hotel, Miami Beach.

Aug. 20-22, Montana agents, annual, East Glacier Hotel, Glacier Park.

August 24-25, South Dakota agents, annual, Sheraton-Johnson Hotel, Rapid City.

Aug. 31-Sept. 2, International Federation of Commercial Travelers Insurance Organizations, annual, Broadmoor Hotel, Colorado Springs.

Sept. 9-11, Washington agents, annual, Davenport Hotel, Spokane.

Sept. 10-11, Minnesota agents, annual, Hotel Duluth, Duluth.

Sept. 10-11, Conference of Mutual Casualty Companies, sales & agency conference, Conrad Hilton Hotel, Chicago.

Sept. 10-12, Nevada agents, annual, Elko.

Sept. 12-14, Pennsylvania agents, annual, Bedford Springs Hotel, Bedford.

Sept. 13-15, Oregon agents, annual, Marion Hotel, Salem.

Sept. 13-16, Idaho agents, annual, Sun Valley Lodge, Sun Valley.

Sept. 14-15, New Jersey agents, annual, Traymore Hotel, Atlantic City.

Sept. 15-18, Mutual Loss Managers' Conference, annual, Edgewater Beach Hotel, Chicago.

Sept. 16-18, Society of CPCU, annual, Ambassador Hotel, Los Angeles.

Sept. 17-19, American Mutual Insurance Alliance Forum, Schroeder Hotel, Milwaukee.

Sept. 17-19, New Mexico agents, annual, Western Skies Hotel, Albuquerque.

Sept. 20-22, West Virginia mutual agents, annual, Daniel Boone Hotel, Charleston.

Sept. 20-22, Indiana mutual agents, annual, Vendome Hotel, Evansville.

Sept. 21-23, National Assn. of Insurance Agents, annual, Conrad Hilton Hotel, Chicago.

Sept. 22, Michigan agents, annual, Conrad Hilton Hotel, Chicago.

Sept. 24-25, Oklahoma mutual agents, fall convention, Biltmore Hotel, Oklahoma City.

Sept. 27-30, International Claim Assn., annual, Americana Hotel, Miami Beach.

Sept. 28-29, New Hampshire agents, annual, Wentworth-by-the-Sea, Newcastle.

Oct. 4-5, Vermont agents, annual, Equinox, Manchester.

Oct. 4-6, Kansas agents, annual, Town House, Kansas City.

Oct. 4-7, National Assn. of Casualty & Surety Executives and National Assn. of Casualty & Surety Agents joint annual meeting, Greenbrier, White Sulphur Springs, W. Va.

Oct. 7-9, Western Loss Assn., annual, Lake Lawn Hotel, Lake Delavan, Wis.

Oct. 7-9, Wisconsin agents, annual, Schroeder Hotel, Milwaukee.

Oct. 11-13, Ohio agents, annual, Sheraton Gibson Hotel, Cincinnati.

Oct. 11-13, Tennessee agents, annual, Andrew Johnson Hotel, Knoxville.

Oct. 11-14, Conference of Mutual Casualty Companies, annual, Baker and Adolphus Hotels, Dallas.

Oct. 11-14, National Assn. of Mutual Insurance Companies, annual, Baker and Adolphus Hotels, Dallas.

Oct. 15-16, Nebraska agents, annual, Town House, Omaha.

Oct. 16-30, Maryland agents, annual, Emerson Hotel, Baltimore.

Oct. 18-20, Missouri Assn. of Independent Agents, annual, Hotel Governor, Jefferson City.

Oct. 19, Rhode Island agents, annual, Sheraton-Biltmore Hotel, Providence.

Oct. 19-20, Arizona agents, annual, Phoenix.

Oct. 19-21, National Assn. of Mutual Insurance Agents, annual, Chase Park Plaza, St. Louis.

Oct. 19-21, Western Underwriters Assn., annual, Greenbrier, White Sulphur Springs, W. Va.

Oct. 25-27, Illinois agents, 60th annual, Le-lan Hotel, Springfield.

Oct. 26-28, California agents, annual, Biltmore Hotel, Los Angeles.

Oct. 26-28, National Assn. of Independent Insurers, annual, Sheraton Park Hotel, Washington, D. C.

Oct. 27-28, Massachusetts agents, annual, Sheraton Plaza Hotel, Boston.

Oct. 29, Connecticut agents, annual, Statler-Hilton Hotel, Hartford.

Oct. 29-31, Colorado agents, annual, Broadmoor Hotel, Colorado Springs.

Oct. 29-31, South Carolina agents, annual, Wade Hampton Hotel, Columbia.

Nov. 15-18, Indiana agents, annual, Claypool Hotel, Indianapolis.

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Fire Losses For May Show 4.7% Decrease

Fire losses in the U.S. during May amounted to \$81,597,000, according to National Board. This was a decrease of 4.7% from May, 1958.

Losses for the first five months of 1959 totaled \$482,999,000, a decrease of 1.7% from the similar period in 1958. For the first five months of 1959 and the two preceding years, losses were:

Month	1959	1958	1957
Jan.	112,983,000	99,918,000	115,272,000
Feb.	98,120,000	103,853,000	95,569,000
March	99,610,000	102,772,000	104,565,000
April	90,689,000	99,061,000	85,994,000
May	81,597,000	85,663,000	79,045,000
Total	482,999,000	491,187,000	480,445,000

Sees Farm Changes Revising Exposures

Revolutionary agricultural changes have made farming a big business resulting in attendant changes in writing farm liability exposures, Harold A. Mielke, miscellaneous casualty supervisor of Celina Mutual, told members of Ohio Assn. of Mutual Insurance agents at the annual convention in Columbus.

There is \$188 billion invested in farm land and buildings in this country—an average investment of \$60,000 per farm. This in itself is far from being a small investment, and it is continually getting larger.

Last year only 27% of the farmers produced almost 80% of the farm products sales, and Mr. Mielke predicted that in the next 10 or 20 years the same 27% of the farm population could account for nearly all of the produce. Liability coverage on such an operation will cease to be a small lines account and will probably produce a premium comparable to any factory, he declared.

The big farm will perhaps be covered on a policy form different from the comprehensive personal liability now used for most farmers. Some will be partnerships and some corporations, therefore, not adaptable to a comprehensive personal form. Most of the employers liability coverage will be covered under workmen's compensation rather than by the liability policy. There is no doubt, he said, that the investment in farm machinery and other equipment is going to increase per employee on the farm and that the premium produced by the equipment floaters, livestock floaters and fire policies will increase percentage-wise a great deal more than the liability premium.

"I would sell all the farm liability

N. Y. Producers Buck National Bureau Plan

The casualty committee of New York State Assn. of Insurance Agents has met with National Bureau officials to discuss a proposed amendment to the premium discount plan for automobile and general liability insurance in New York. The amendment would reduce the total production cost allowance. Ultimately, the agents contend, this would affect commissions on automobile lines with premiums of more than \$1,000 and on general liability with premiums over \$5,000.

The agents opposed the amendment, asked for a meeting with the bureau committee which developed the proposal and were assured that their request would be transmitted to that group.

Representatives of New York Insurance Brokers Assn., Greater New York Insurance Brokers Assn. and Brokers Assn. Joint Council also attended the meeting and opposed the amendment.

insurance that I could possibly sell right now in my community. If you write two-thirds of the farmers in your county or your community, your chances are 2 to 1 that you will end up with the farm premium 10, 15 or 20 years from now. In addition, if half of the farmers that are now insuring, sell their farming land, they are still your customers for personal liability, auto, accident and sickness and all other lines," he said.

Those who stay in farming and increase their acreage and operations, "could very conceivably end up being the biggest commercial accounts you have on your books," Mr. Mielke declared.

National Board Names Harvey And Smith

Lester S. Harvey, president of New Hampshire Fire, has been elected chairman of the executive committee of National Board. Clarke Smith, U. S. manager and president of Royal-Globe, was named secretary of the board to succeed Mr. Harvey.

Mr. Harvey is also a former chairman of the arson committee. Mr. Smith is on the executive committee and is chairman of the membership committee and president of National Board Building Corp.

Royal-Globe Bond Men Hold Expansion Talks

Royal-Globe's bond underwriting and production staff met for three days at Virginia Beach. This was part of a program for expanding the company's bonding facilities, which have quadrupled in the last six years.

Those attending the meeting included A. C. Seymour, deputy U. S. manager and executive vice-president; Graham Watts, assistant U. S. manager and vice-president; A. A. Christian, manager of the bond department, and B. E. Joline, associate bond manager.

Carmine DeSapio Joins N. Y. Brokerage Firm

Carmine G. DeSapio, Democratic national committeeman from New York, and secretary of state in Gov. Harri-man's administration, has joined Jay B. Rappaport, New York City life and general lines broker, as vice-president. He will have public relations and sales duties. Mr. DeSapio said the firm will not solicit city or state business.

Insurance Counsel To Meet At Banff

Developments in negligence practice will provide a major topic for forum discussion at the annual meeting of International Assn. of Insurance Counsel June 29-July 1 at Banff.

New fields for demonstrative evidence will be considered at the negligence forum July 1 by Edward D. Crocker, Cleveland. Admiralty law in relation to ocean air travel will be the topic of William J. Junkerman, New York. Alastair Paterson, Toronto, will discuss fixing liability in public inquiries, and preparation of negligence cases for trial in Canada will be outlined by Bert Richardson, Winnipeg.

The growing concern of the legal profession with problems arising out of air travel will be reflected in a forum session June 30. Accident investigation as an avenue to air safety will be explored by Oscar Bakke, director of the bureau of safety Civil Aeronautics Board, followed by an analysis of the effect of safety design in aircraft by A. Howard Hasbrook, director of Aviation Crash Injury Research. Forum sessions will be directed by George I. Whitehead Jr., New York City, and Gerald Hayes Jr., Milwaukee.

Principal speakers at general sessions will include: Chief Justice Colin C. McLaurin of the supreme court of Alberta, who will welcome the association's members; Rev. Robert I. Gannon, former president of Fordham University, "Educating for an Age of Fraud;" and U. S. District Judge Kenneth P. Grubb, Milwaukee, who will analyze Rule 49 of the federal rules of civil procedure with respect to special verdicts, general verdicts and interrogatories.

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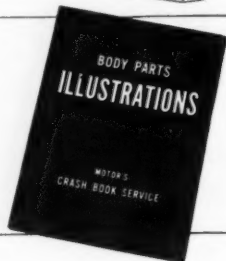
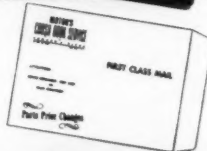
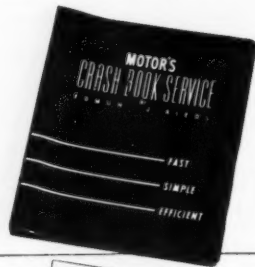
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IAC Looks Ahead To Ad Man's Tomorrow

(CONTINUED FROM PAGE 1)

secretary-treasurer and John R. Ek-lund, Hartford Steam Boiler, assistant secretary. The five man official team is a departure from the old lineup of president, vice-president and secretary-treasurer.

New members of the executive committee are Miss Gertrude Kiefer, advertising manager American Casualty; C. F. Scheer, ad manager Zurich-American; Frank W. Gibson, assistant ad manager Royal-Globe, and Joseph Landers, ad manager of American Fire & Casualty. Addition of Mr. Scheer from Chicago and Mr. Landers from Orlando changed the group from a strictly eastern representation.

In his address which opened the meeting, Archie M. Slawsby, Nashua, N. H., president of National Assn. of Insurance Agents, took issue with "a New England insurance editor's" estimate of the scope of the Big I advertising campaign. The editor noted that the Big I budget fell far below the advertising allocations of individual direct writing companies.

However, Mr. Slawsby said, a projection of the agency cost studies of NAIA completed in four states indicates that agents are spending nationally approximately \$29 million at the local level in tie-in and other advertising related to Big I. The editor missed the whole point of the national campaign, Mr. Slawsby thinks. It was designed to "pull the cork out of the advertising bottle" and it apparently has succeeded, judging from the volume of local expenditure.

Mr. Slawsby announced that NAIA will present two "town crier" awards—symbolic of early American advertising—to the president and advertising manager of those companies whose advertising in national publications reflects the best cooperation with the Big I program. Six companies will be given awards at the NAIA annual in September, and the number recognized may be increased next year.

NAIA was host to conference delegates at a cocktail party and reception on Tuesday. Representing NAIA were Mr. Slawsby; Valmore H. Forcier, Danielson, Conn., executive committee member; William A. Pollard, executive secretary; James R. Mathews, director of advertising; Carlton E. Thomas, editor, and Peter Long, advertising representative of American Agency Bulletin.

Awards in the 1959 company advertising competition went to Hartford Fire and North America for complete campaigns. Travelers was cited for consumer magazine advertising and

American International Underwriters for its trade journal campaign. The other winners were American Casualty for direct mail; Royal-Globe for display advertising; North America for company publications and F.&D. for miscellaneous promotional material. Hartford Fire took the "best of show" award for its national junior fire marshal program.

Bronze Oscars for the best over-all advertising were awarded to agents in four classes of premium volume: under \$50,000, \$50,000-100,000, \$100,000-250,000 and over \$250,000. Winners were Wilson A. Roberts, Williamstown, Mass.; Tom Bartlett, North Baltimore, O.; Justus Mulert agency, Pittsburgh, and Mitchell-Vincent agency, Bryan, Tex., respectively.

Oscarette winners in class 2 were Cutshall agency, Allentown, Pa., for direct mail, and Douglas agency, Mason City, Ia., for radio and TV. In class 3, Byse agency, Laconia, N. H., won for newspaper advertising; Arthur W. Ruff agency, Chicago, for direct mail, and Bacon agency, El Dorado, Kan., for radio and TV. Class 4 winners were Wimbish agency, Greensboro, N. C., for newspaper; Lance & Co., Medina, O., for direct mail, and Tucson Realty & Trust Co., Tucson, for radio-TV. No oscarettes were awarded in class 1.

North America was the first winner of the newly instituted award for the best of quality press releases on a continuing basis. American International Underwriters received honorable mention as runnerup.

Revise N. J. WC Rates

Commissioner Howell has approved a new manual of rates adopted by Compensation Rating & Inspection Bureau of New Jersey for new and renewal business, effective July 1. Coverage for domestic servants and farm laborers is excluded.

The collectible level of the new manual rates is .9% under present rates. The over-all manual rate change is an increase of .5%. The bureau reported a loss ratio of 59.74% on WC in 1958 for all companies combined. Earned premiums were \$89,096,060, with incurred losses of \$53,227,644. This compares with a loss ratio of 60.66% in 1957 when earned premiums were \$86,495,504.

The new rate changes result in an increase of 2.1% in the manufacturing group, a decrease of 1.4% in the construction and erection classification, and a decrease of .1% in the "all other" group.

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J. F. Montgomery (center), Jackson, past president National Assn. of Mutual Insurance Agents, presents awards in the high school driving contest sponsored by Mississippi Mutual Insurance Agents Assn. to Charles Catledge, West Tallahatchie, and Sally Irby, Greenville. The winners received a trip to the Indianapolis 500 mile race, as guests of the Mississippi association, accompanied by B. H. Buchanan, assistant superintendent Greenville schools, and Mrs. Buchanan.

More than 160 students participated in the eight district competitions and the boy and girl winner from each district went to the finals in the state highway patrol building at Jackson. The finals consisted of a written test, essay, personal interview and behind-the-wheel driving.

Illinois A&S Men Hear Experience Of Over 65 Coverage

The experiences of underwriting hospital and surgical coverage for people 65 and older were related to members of Illinois A&S Underwriters Forum at the June meeting in Chicago by a representative of a company experimenting in this coverage.

George F. McDonnell, superintendent of individual plans of Continental Casualty, said his company has been issuing a 65 plus policy just a few months. Consequently, results are inconclusive, but he said his company thinks it is doing all right in this field.

The 65 plus plan, though an individual policy, is similar to group in that it is a guaranteed renewable form covering pre-existing conditions after six months on the books, and it has a common enrollment date. No minimum participation is required, however.

Mr. McDonnell said his company found that people were skeptical of the pre-existing condition feature because many have had unfavorable experience through misunderstanding with other plans. "The biggest single problem is to get people to believe we won't reject them no matter what their past health experience has been," he remarked.

There are other problems, too. The income of people over 65 is "abominably low," he declared. A total of 60% have an income less than \$1,000

and cannot pay premiums with facility. Fifty percent have a chronic ailment of some sort, and 30% require bed care at least once a year. Furthermore, older people require a longer hospital stay. Therefore, he said, it is necessary to enroll some people over 65 who are in the pink of condition.

"This is not the kind of business that you pay a high commission for," Mr. McDonnell pointed out. He emphasized the importance of keeping costs per applicant low, and he said his company would have found it impossible to write this business if it were not for its IBM 705 to simplify handling.

Describing problems of marketing, Mr. McDonnell said Continental Casualty uses mass media, because difficulty in finding members of the 65 plus group makes direct mail and agent solicitation approaches unfeasible.

Fund Names Barrett Atlanta Assistant V-P

Fireman's Fund has appointed Howard Barrett assistant vice-president in the southern department at Atlanta.

He joined affiliated National Surety in 1933 and returned in 1946 after army service to become manager at Jacksonville. Since 1953 he has been assistant manager of National Surety's southern department at Atlanta.

Raises Dividends Five Cents

Directors of Western Casualty & Surety have voted to increase the regular dividend rate from 30 to 35 cents per share quarterly. The next dividend will be paid June 30 to stockholders of record June 12.

Directors declared the regular quarterly dividend of \$1.50 per share on the preferred stock, payable July 1 to holders of record June 12. Class A stock is now on the regular dividend basis, 62½ cents a share, payable Aug. 1 to holders of record July 15. Final payment of arrearages was made May 1 on the class A stock.

Fla. 1752 Club Elects

Florida 1752 Club elected Earl Brown of Millers Mutual Fire president, Mark Houser of American Mutual Fire vice-president, Dudley Chapman of Michigan Millers secretary-treasurer, and William Heard of Grain Dealers Mutual chairman of the clinic committee at its annual meeting.

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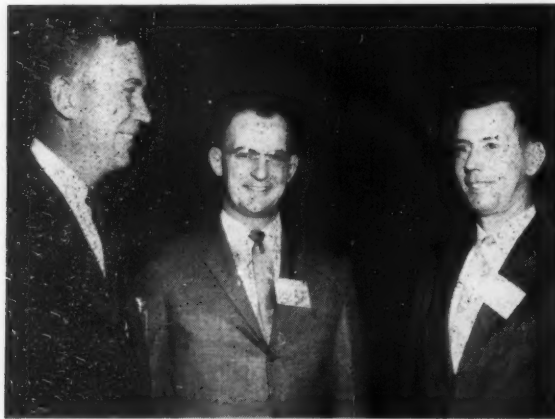
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Personalities Photographed At NAIC Annual Meeting In Boston

By Harry Fuller Of National Bureau

William E. Grubbs, (center), the director of insurance of Nebraska, flanked by two of his predecessors, John H. Binning, left, and Thomas R. Pansing. Messrs. Binning and Pansing are with a prominent law firm in Lincoln and Mr. Pansing also is president of Nebraska National Life.



Elmer A. Twaits, assistant secretary of the National Bureau, with Thomas Donovan of Allstate and Troy W. Cox of the West Virginia department.



Among the National Bureau representatives at the NAIC meeting—William Leslie Jr., general manager; Thomas Murrin, associate actuary, and Elmer Twaits, assistant secretary.



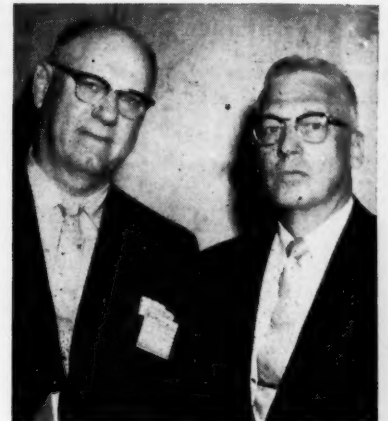
Commissioner Alden Palmer of Indiana visiting at the NAIC meeting with John Wickstrom, Michigan chief deputy, and his new commissioner, Frank Blackford, and William Hodges of Western & Southern Life, former North Carolina commissioner.



Commissioner Sam N. Beery of Colorado, Superintendent Thomas Thacher of New York, and Commissioner William A. Sullivan of Washington. Mr. Sullivan is the dean of NAIC members.



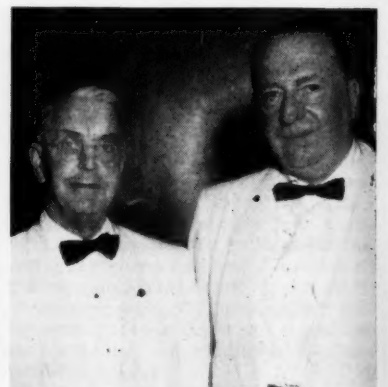
A. J. Bohlinger, former New York superintendent and now of the New York law firm of Aranow, Brodsky & Bohlinger, with Robert N. Gilmore Jr. of Assn. of Casualty & Surety Companies.



From the Iowa department—Samuel E. Orebaugh, deputy, and Arnold Smith, rate supervisor.



Paul A. Hammel of Nevada, president of National Assn. of Insurance Commissioners at one of the general sessions as the host commissioner, Otis M. Whitney of Massachusetts, introduced dignitaries of the commonwealth.



A. D. Cronin of Cronin, Gartland & Co., Boston brokers, and E. A. Lerner, retired U. S. manager of Employers Liability, vice-chairman and chairman, respectively, of the convention committee for the Boston meeting of NAIC.

Representing National Assn. of Insurance Agents—Archie M. Slawsby, Nashua, N. H., president; William Pollard, new secretary of NAIA, and Paul Jones, Tucson, vice-president.



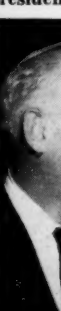
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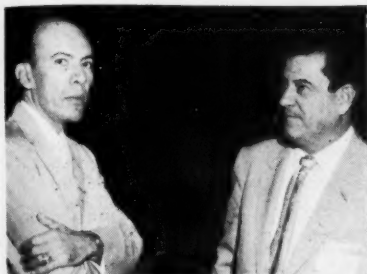
James law firm eral cou with H manager writers A



Comm Kentuck Sullivan



Kent H. Parker, manager of Western Actuarial Bureau, with E. W. Pfafflin, Indiana deputy.



Pablo Jose Lopez Castro, commissioner of Puerto Rico, with Ralph F. Apodaca, New Mexico insurance commissioner.



F. Britton McConnell, whose reappointment as California commissioner was announced as he arrived at Boston, with P. L. Thornbury, vice-president of Nationwide Mutual.



James B. Donovan of the New York law firm of Watters & Donovan, general counsel of the National Bureau, with Howard S. Omsberg, general manager National Automobile Underwriters Assn.



Commissioner C. P. Thurman of Kentucky with Commissioner Frank Sullivan of Kansas.

1958 Countrywide Loss, Expense Ratios Compiled By N. Y. Department

Summary figures from its booklet on 1958 loss and expense ratios to be available in August have been released by the New York department. Aggregate experience is given of all fire and casualty companies licensed in New York in 1958 for major lines.

The net gain for each line in the tabulation differs from those reported by companies in their expense exhibits, since the department computes ratios for commissions and brokerage

and for taxes and fees on a written instead of an earned premium basis in the belief that results are more realistic.

Expenses do not include federal income tax. Net gain shows results before federal income tax.

The chart shows a gain of 20.2% on fire for the mutuals and a loss of 1% for stock companies, with reinsurers close to the latter with a 1.2% loss. Highest losses were in commercial

multiple peril with the stock companies showing 18.9% and reinsurers 51.7%. Mutuals had a gain of 4.5%. In A&S, stock companies had a gain of 10.3% and reinsurers one of 2.3%, while mutuals had a loss of 12.6%. Stock companies lost 11.4% on auto BI and 2.7% on PDL; mutuals lost 4.7% on BI but gained 4.4% on PDL, while reinsurers showed a loss of 13.2% and a gain of 23% on these classes.

AGGREGATES BY LINES	COUNTRYWIDE NET PREMIUMS		UNDERWRITING RATIOS			ANALYSIS OF EXPENSES				
	WRITTEN	EARNED	LOSS	EXPENSE	NET GAIN	LOSS ADJUSTMENT	COMMISSION AND BROKERAGE	OTHER ACQUISITION	GENERAL	TAXES AND FEES
STOCK COMPANIES										
Fire	\$1,185,046,655	\$1,181,257,413	51.6	49.4	- 1.0	3.8	25.8	7.1	9.2	3.5
Extended Coverage	455,725,349	444,520,081	40.0	54.1	5.9	7.2	27.0	7.5	9.1	3.3
Homeowners Multiple Peril	256,212,251	191,190,690	50.5	51.4	- 1.9	6.4	26.4	8.2	7.5	2.9
Commercial Multiple Peril	23,712,973	21,091,347	74.0	44.9	-18.9	5.7	13.2	10.3	11.3	4.4
Ocean Marine	178,091,502	176,913,604	62.6	35.1	2.3	6.1	17.0	4.0	6.7	1.3
Inland Marine	288,838,003	289,795,575	52.7	48.6	- 1.3	6.3	22.2	8.4	8.5	3.2
Accident	58,323,462	58,574,770	38.0	54.3	7.7	3.7	28.5	8.7	10.7	2.7
Accident and Health	43,362,518	42,970,279	42.2	47.5	10.3	3.7	26.4	9.9	5.1	2.4
Hospital and Medical	45,609,774	43,928,494	48.9	50.4	.7	4.2	25.8	12.0	6.0	2.4
Group Accident and Health	449,228,522	437,100,349	82.8	15.5	1.7	2.3	5.3	2.5	3.0	2.4
Workmen's Compensation	626,971,386	625,076,015	63.3	34.9	1.8	8.8	11.3	3.1	8.3	3.4
Liability Other Than Auto	429,909,281	413,086,891	46.0	55.4	- 1.4	15.1	20.4	5.7	11.4	2.8
Automobile Liability (B.I.)	1,317,375,031	1,273,374,543	66.9	44.5	-11.4	12.6	17.9	5.3	5.7	3.0
Automobile Property Damage	562,309,418	545,364,446	57.5	45.2	- 2.7	11.6	18.9	5.6	6.2	2.9
Automobile Collision	507,777,052	512,083,417	51.4	44.7	3.9	7.6	23.0	5.7	5.7	2.7
Auto, Fire, Theft and Comp.	281,573,104	275,759,854	53.5	46.5	.0	7.5	23.5	6.1	6.6	2.8
Property Damage Except Auto	100,501,116	96,589,391	43.0	55.7	1.3	13.0	20.3	6.6	13.0	2.8
Fidelity	71,633,718	70,518,045	42.8	54.9	2.3	9.5	17.1	10.4	14.7	3.2
Surety	142,218,174	133,440,350	24.4	60.9	14.7	6.4	24.6	10.5	16.1	3.3
Glass	29,106,486	29,871,936	46.2	55.2	- 1.4	5.4	27.8	8.4	10.8	2.8
Burglary and Theft	84,355,395	84,404,140	47.8	56.1	- 3.9	7.3	26.2	8.2	11.6	2.8
Boiler and Machinery	52,036,433	49,155,617	28.3	64.1	7.6	2.2	17.3	7.2	34.0	3.4
MUTUAL COMPANIES										
Fire	186,045,949	187,741,607	40.8	39.0	20.2	3.0	15.6	9.0	8.7	2.7
Extended Coverage	65,401,738	66,766,704	33.3	46.2	20.5	6.1	19.4	9.8	8.3	2.6
Homeowners Multiple Peril	53,308,365	42,133,763	39.9	46.6	13.5	6.2	16.9	13.7	7.3	2.5
Commercial Multiple Peril	2,388,341	2,476,175	46.9	48.6	4.5	7.6	7.1	15.3	14.6	4.0
Ocean Marine	16,363,495	16,196,780	76.1	28.2	- 4.3	10.2	7.9	4.4	5.0	.7
Inland Marine	25,300,650	24,713,565	48.0	41.1	10.9	5.6	12.1	11.9	8.8	2.7
Accident	3,002,875	3,464,123	56.1	35.5	8.4	7.3	13.7	6.6	5.5	2.4
Accident and Health	3,678,609	3,632,951	75.3	37.3	-12.6	4.4	8.6	14.6	7.3	2.4
Hospital and Medical	4,223,632	4,555,679	36.4	41.1	22.5	4.2	14.9	12.2	7.5	2.3
Group Accident and Health	102,074,813	101,253,141	83.9	15.9	.2	3.2	1.9	5.4	3.2	2.2
Workmen's Compensation	356,206,014	355,103,231	61.3	26.6	12.1	8.5	2.1	5.2	7.5	3.3
Liability Other Than Auto	114,341,827	109,678,785	46.4	43.7	9.9	15.5	9.7	7.2	8.8	2.5
Automobile Liability (B.I.)	498,298,976	477,934,605	64.3	40.4	- 4.7	16.1	8.5	8.6	4.5	2.7
Automobile Property Damage	227,545,212	219,007,461	57.7	37.9	4.4	13.5	8.2	9.0	4.7	2.5
Automobile Collision	223,225,810	216,368,735	45.9	35.3	18.8	10.4	9.0	9.2	4.4	2.3
Auto, Fire, Theft and Comp.	111,623,405	105,534,963	53.5	37.1	9.4	10.6	9.3	9.9	4.9	2.4
Property Damage Except Auto	23,215,888	22,717,271	50.4	40.4	9.2	13.4	6.1	9.0	9.5	2.4
Fidelity	6,533,824	5,573,953	54.8	37.6	7.6	9.7	5.5	9.4	10.7	2.3
Surety	1,682,833	1,644,973	47.5	55.6	- 2.9	7.7	31.2	6.4	7.7	2.6
Glass	3,185,333	3,194,320	49.5	43.6	6.9	4.8	11.7	14.0	10.3	2.8
Burglary and Theft	7,362,528	6,810,132	52.5	45.3	2.2	7.8	10.2	13.4	11.4	2.5
Boiler and Machinery	19,457,718	18,892,271	16.5	35.0	48.5	2.8	3.0	7.6	19.4	2.2
REINSURANCE COMPANIES										
Fire	109,818,881	104,580,156	54.4	46.8	- 1.2	2.7	41.6	1.0	1.3	.2
Extended Coverage	34,587,346	31,866,656	34.5	46.9	18.6	2.9	41.1	1.1	1.6	.2
Homeowners Multiple Peril	10,169,242	7,589,135	43.3	46.4	10.3	3.0	39.2	1.6	2.3	.3
Commercial Multiple Peril	2,733,709	2,017,173	104.2	47.5	-51.7	5.1	39.0	1.2	2.0	.2
Ocean Marine	10,258,190	9,884,419	77.0	30.6	- 7.6	3.7	22.7	1.2	2.6	.4
Inland Marine	13,185,201	11,241,914	60.1	45.8	- 5.9	3.8	37.6	1.8	2.1	.5
Accident	2,460,349	2,359,287	44.3	44.0	11.7	1.7	36.3	3.1	2.2	.7
Accident and Health	3,809,650	3,710,531	41.3	56.4	2.3	1.2	49.6	3.5	1.7	.4
Hospital and Medical	1,903,162	1,800,728	56.7	50.3	- 7.0	3.1	38.3	4.4	3.0	1.5
Group Accident and Health	6,249,776	5,982,526	69.0	32.1	- 1.1	2.2	23.1	3.6	1.8	1.4
Workmen's Compensation	9,112,063	8,809,455	68.6	41.8	-10.4	7.9	27.2	2.6	2.7	1.4
Liability Other Than Auto	12,207,564	10,872,025	56.9	47.0	- 3.9	9.5	31.8	2.5	2.5	.7
Automobile Liability (B.I.)	44,937,226	42,871,997	70.1	43.1	-13.2	7.4	32.3	1.7	1.4	.3
Automobile Property Damage	11,731,304	10,227,942	34.8	42.2	23.0	5.8	32.2	1.9	1.8	.5
Automobile Collision	6,058,668	6,360,756	48.0	46.2	5.8	4.6	37.3	1.6	1.9	.8
Auto, Fire, Theft and Comp.	10,188,263	8,859,426	46.9	53.8	- .7	4.6	46.1	1.4	1.4	.3
Property Damage Except Auto	2,574,528	2,375,257	45.1	37.8	17.1	6.1	26.0	2.2	2.6	.9
Fidelity	9,269,047	8,999,857	49.7	49.5	.8	3.7	42.4	1.5	1.4	.5
Surety	30,612,689	26,927,325	41.2	57.3	1.5	5.6	48.0	1.7	1.5	.5
Glass	400,525	385,136	30.4	47.1	22.5	3.4	33.7	3.8	4.7	1.5
Burglary and Theft	2,314,371	2,502,438	28.8	44.4	26.8	2.6	37.3	1.8	2.1	.6
Boiler and Machinery	1,006,357	1,013,529	19.3	29.7	51.0	1.0	23.3	1.6	3.2	.6

Offer Scholarships To Mutual Agents' School

A full four week scholarship, including the three week regular course and the optional week in agency management, has been set up by Mutual General Agents Assn. as its contribution to the school sponsored by National Assn. of Mutual Insurance Agents, at Oberlin (O.) College, beginning July 20. The winner will be chosen on the basis of the best article

of 200 words or less on "The Value of a General Agency Service to the Agent."

Associations in Michigan, Mississippi, Ohio, North Carolina, New England, Virginia-D.C., and the Tri-State group, which includes Pennsylvania, Maryland, and Delaware, also have made complete or partial scholarships available. The New York association has a special program to encourage mutual companies to offer partial scholarships.

British Group Appoints Petersen To Casualty Post

Commercial Union-North British group has appointed Joseph C. Petersen assistant to George W. Dyer, secretary in charge of casualty operations in the western department of North British at Kansas City. Mr. Petersen will have senior underwriting authority in all casualty lines and will be assisted by W. D. Neese and J. A. Seelbinder.

Editorial Comment

Doing Something About Paper Work

One of the principal expenses of insurers, after losses and acquisition, is paper work. A large amount of this is essential, but a good deal of it is not, and a committee of American Insurance Assn. has done an excellent job in pointing this out. The report of that committee, a story about which is published elsewhere in this issue, tells in remarkably specific detail of hundreds and hundreds of recordings, tabulations, checkings, punchings, and accountings that have to be made that are not essential to anybody but on the contrary are pure, uneconomic waste.

One real problem in this area is that a requirement that seems justified and that appears to be a very minor matter indeed sets up a chain reaction whose total effect in dollars is enormous. For example, one county may require a breakdown of premiums for tax allocation purposes. This innocent and minor requirement imposes an extra burden of recording, tabulating, checking, punching, sorting, recording, etc., etc., on perhaps 300 companies on 100,000 pieces of business. The reverberation progresses geometrically.

The committee brings out that a variation, or an additional digit, in coding may increase the clerical processing on pieces of business of that kind by almost one-third. The requirement may be essential. In some cases it may not be.

It is another characteristic of the paper work problem, as brought out in the AIA study, that it tends to grow needlessly. That is, a requirement that may have been necessary 10 years ago, when it was promulgated,

may have become non-essential since, either because the need of the information no longer exists, or it is supplied in some other manner just as effectively. But even though it has become purposeless, it remains a requirement. Thus the paper work burden and its costs tend to grow and grow. The implication is clear that only by concerted efforts of the business and insurance departments can there be achieved the elimination or modification of requirements that duplicate other requirements, or that have become purposeless for one reason or another, if they were not so to start with.

The AIA study suggests that many of the special and variable requirements imposed from within the business by itself and from outside the business by regulatory authorities will have to be eliminated or made uniform if the business is to achieve an over-all cost reduction in essential paper work, compared with former years, through electronic data processing. One impelling reason for a reasonable uniformity and compatibility in coverages is the advent of package policies, which combine lines—fire, casualty and marine—for which procedures, territories, classifications, and many other practices frequently differ. The rating, recording, and reporting of lines coming into single packages reflect many disparities that need substantial resolution.

The study by American Insurance Assn. is a good piece of work whose beneficial effects should be felt not alone by AIA members but by the entire business.—K.O.F.

No Business Is An Island

Insurance tends to be a self-insulating business. Many in it frequently refer to its unique status and to the peculiarly pressing problems which, they say or imply, do not afflict other businesses. This attitude, is, of course, malarkey.

Take the question of automation. The subject is appearing on more and more programs at agents' meetings where fears are expressed that the monster electronic machines are going to take over their expirations through direct billing and continuous policies. Companies are having a hard time allaying these fears. The insurers know that automation is effective in certain areas where it has been tested, but they do not know all the implications of electronic processing, and they are understandably reluctant to issue broadsides on the question. As a result, the automation blues has become the current hit song in the business.

It may surprise insurance people to learn that others are singing the same tune. Automation is ringing out all over. It is a universal problem—important enough for the National Planning Assn. to publish a study, Automation: Its Impact on Business and

Labor. The author, John Diebold, who heads a firm of specialists on the subject, declares: "My own feeling is that automation is needed as the key to survival of our way of life." It would appear that there are many implications in automation in addition to imagined effect on agents' expirations.

Mr. Diebold admits that not enough is yet known about automation's wide ranging effects to evaluate them accurately. He calls for a comprehensive, national study aimed at getting the facts on which rational policy decisions can be based. Too much is at stake, he says, to let policy be set by the group that shouts the loudest. This last observation is as pertinent to the insurance business as to others.

Of course, Mr. Diebold's study is concerned with automation with respect to the broad field of labor—manual and clerical workers of all types. Nevertheless, the fears and the problems encountered in these areas are synonymous with the anxieties being expressed in the insurance business. They all boil down to possible loss of jobs, change in functions or reduction of income—prospects which are as unpleasant for people in other lines of

business as they are for those in insurance.

It is reassuring to note that insurers in general are proceeding slowly and sensibly with automation planning. For example, National Bureau, National Board, National Automobile Underwriters Assn., Inland Marine Insurance Bureau and Mutual Insurance Advisory Assn. have authorized a study by the University of Pennsylvania before undertaking central data processing.

This conservative approach which is also characteristic of most individual insurers now exploring electronic processes, is in line with Mr. Diebold's recommendation for comprehensive study. This fact—together with the knowledge that automation is a problem in all fields—should help to allay agents' fears and convince them that electronic machines do not represent a company inspired mechanical conspiracy to undermine their professional or economic status.—J.N.C.

Personals

Berthold Woodhams, president Citizens Mutual Auto of Howell, Mich., was awarded an honorary doctor of laws degree at the commencement exercises of Ferris Institute, Big Rapids, Mich. The award cited Mr. Woodhams' interest in civic and community affairs and his long connection with the insurance business in Michigan. He is an alumnus of the commerce department of Ferris Institute.

R. A. Dwyer, executive vice-president of National Fire, underwent major surgery recently.

Joseph V. Brady, executive vice-president of Citizens Mutual Auto of Howell, has been named temporary treasurer of Citizens for Michigan, a newly formed non-partisan organization, which has as its objective the arousing of citizen interest in the state's problems.

William A. Hanssler, New York City agent, has been named chairman of the general agents' group of the Greater New York Fund's 1959 campaign.

George F. Brown, chairman of Geo. F. Brown & Sons managing general agency, Chicago, is reported by the Red Cross as hospitalized but not in danger from injuries received in the fire this week that destroyed the Stahlheim Hotel in Vossestrand, Norway. No word was received about Mrs. Brown. Several Americans were reported killed or injured by the fire. Mr. and Mrs. Brown are on a six-week tour including England and the Scandinavian countries. **Madeleine Urelus**, assistant secretary Underwriters' Laboratories, along with at least four other women whose luggage and clothing were destroyed in the fire, traveled 200 miles to Oslo clad in pajamas and borrowed wraps. She will complete her five-week European trip.

Deaths

EDWARD KUIPER, 61, president of Preferred of Grand Rapids, died of a heart attack. He was president of Preferred for 20 years and also was president of the holding company,

The NATIONAL UNDERWRITER



The National
Weekly Newspaper of
Fire and Casualty Insurance

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Preferred Auto Underwriters Corp. Before joining Preferred in 1930, Mr. Kuiper had a brief experience with another insurer and had been in the clothing business with his father and brother.

GEORGE W. BRUCKMANN, 63, vice-president of City Underwriting agency of New York, died in a Brooklyn hospital after a short illness.

Funeral services for **THOMAS J. BYRNE**, 83, founder of the Chicago agency of Byrne, Byrne & Co., were held at Chicago last Monday. Mr. Byrne died last week in LaJolla, Cal., where he had been living since 1957, after a short illness.

A native of New York, Mr. Byrne moved to Chicago with his family in 1892 and, after graduating from De La Salle Institute, entered the insurance business as a broker in the office of John Naghten & Co. in 1898. In 1904, his brother, the late P. Francis Byrne, joined him. His father, William P. Byrne, was also a broker in the same office, but conducted his business independently of his sons. After William P. Byrne's death, George A. Hahn, who had been associated with him, joined with the Byrne brothers and the Class 1 agency of Byrne, Byrne & Hahn was formed in 1921. The present name was adopted in 1949, when Mr. Hahn organized his own agency. Surviving principals are Thomas J. Byrne Jr., and William P. and Richard D. Byrne, sons of P. F. Byrne.

Among other activities, Thomas J. Byrne was president of the old Chicago Brokers Assn. in the early 1920s. He was a keen student of the business and a pioneer in survey selling. In addition to his son, he is survived by Mrs. Byrne, a daughter, Mrs. Ambrose B. Kelly of Providence, whose husband is general counsel of Factory Mutuals, and five grandchildren.

CHARLES E. WORRELL, 53, fire, marine and multiple line manager in eastern Michigan of National Fire, died in Detroit. He had been with the company for 39 years, starting as office boy at Chicago. He was assistant examiner for Michigan and Ohio for 12 years, and then for four years was special agent in Michigan before returning to the western department as examiner for Michigan and Minnesota. In 1953 he went to Detroit as Wayne County superintendent. He was promoted to manager of the fire, marine and multiple peril department in 1957.

J. T. MARTIN, 58, vice-president of Employers Casualty until his retirement in 1952, died at Dallas after a long illness.

CLINTON J. WILSON, 63, Connecticut special agent of North British, died suddenly in his office at New Haven. He had been in charge of that office for 21 years.

Stocks

By H. W. Cornelius, Bacon, Whipple & Co.,
135 S. La Salle St., Chicago, June 23, 1959

	Bid	Asked
Aetna Casualty	168	173
Aetna Fire	66	67½
Aetna Life	215	220
American Equitable	38	39½
American (N. J.)	26½	27½
American Motorists	18½	20
American Surety	24	25
Boston	32½	33½
Continental Casualty	115	117
Crum & Forster	61	64
Federal	59	61
Fireman's Fund	57	58
General Reins.	80½	82
Glens Falls	31½	32½
Great American Fire	36½	37½
Hartford Fire	175	177
Hanover Fire	36½	37½
Home of N. Y.	48	49
Ins. Co. of No. America	120½	124
Jersey Ins.	31	34
Maryland Casualty	36½	37½
Mass. Bonding	31	32
National Fire	117	122
National Union	39	40
New Amsterdam Cas.	44	45½
New Hampshire	43	45
North River	37	38½
Ohio Casualty	33	35
Phoenix, Conn.	73	75
Prov. Wash.	18½	19½
Reins. Corp. of N. Y.	20½	22
Reliance	49½	51
St. Paul F. & M.	56½	58
Springfield F. & M.	29	30
Standard Accident	54½	56
Travelers	80	81
U. S. F. & G.	81½	83
U. S. Fire	28	29½

Whitaker, Barton Named By Underwriters' Labs

Underwriters' Laboratories has appointed H. Baron Whitaker vice-president and chief electrical engineer at New York. R. Derrick Barton has been promoted to assistant secretary at Chicago.

Mr. Whitaker joined the laboratories in 1936 and has been assistant to the vice-president since 1957. Mr. Barton joined Underwriters' Laboratories in 1940, and in 1953 became executive engineer.

Rathslag Retiring From Reliance; Brandt In Ill.

A. R. Rathslag, Illinois state agent of Reliance, is retiring. He will be succeeded by Carl L. Brandt who has been Wisconsin special agent.

Mr. Rathslag began his career in 1909 with Illinois Inspection Bureau. Later, he was advanced to inspector, and then manager at Champaign. He was with Hartford Fire for a short time until he became special agent for Home in Illinois in 1920 and in 1931 he joined Reliance as state agent, continuing in that post until his retirement. He has been president of Illinois Fire Underwriters Assn., and secretary of Illinois Fire Prevention Assn.



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Sees Punch Cards Replacing People

Matthew Napear, former chairman of Greater New York Insurance Brokers' Assn., declared that it is not difficult to develop a pretty good argument for the reduced commission scales which were introduced virtually nationwide, in the most recent automobile rate filings. In his talk at the annual meeting of the New Jersey chapter of CPCU at Newark, he noted that the spread of compulsory to New York and North Carolina and the

intensification of financial responsibility application in other states, has lent credence to the philosophy that automobile insurance is not sold but bought. The obvious conclusion is that it is worth less in commission dollars. High rates because of poor experience and abnormal inflationary costs bolster the lower commission argument.

Long before the bureaus made their move to cut the production cost factor by five points, many producers dis-

cussed the merits of adjusting commissions downward for the purpose of easing the market and getting closer to the rates being charged by the independents and deviators, Mr. Napear declared.

But despite the arguments in favor of lower commissions, the plight of the small producer remains critical. It becomes increasingly difficult for him to find and hold his markets and certainly more difficult to produce collateral business currently being demanded. The result may well be that

he will be forced out of the business, and that the mass coverage market will become the battleground of the modern merchandisers. This is just another step in the debasement of individuality which Mr. Napear deplores in the current scene.

On this point he emphasized the failure of company management to measure the feeling of their agents and brokers on the companies' decision to ram the acquisition factor cut through, without first winning a degree of support for their cause. Perhaps it was a calculated risk, but outwardly it was a rejection of the principle of partnership under which the agency system has prospered. It was an abandonment of the human values so necessary in maintaining the balance between partners. It was a substitution of punch cards for people. It might be termed operation "closed mind."

The fruits of this action are evident, he continued. In California it shows itself in a law suit. Elsewhere, there are signs of restlessness and dissatisfaction, fear and recrimination.

Mr. Napear does not subscribe to the idea that mass market techniques are the answer to the problems faced by the business. He is not ready to consign the small buyer to the bureaucratic realm of the faceless herd. To him insurance is not comparable to the merchandising of commodities. It cannot be sold like a pair of shoes, a suit or a package of scouring powder. It is a mistake to permit the agency system to be driven into the camp of the modern day prophets who scoff at tradition and read only the dollar signs.

Mr. Napear said that the business is substituting punch cards for personal attributes; statistics for understanding and machines for minds. He called for a "reappraisal of all the elements of our business to determine where we are going and whether that is where we want to be." But first, basic issues must be defined, and objectivity must be the watchword. He admits that it is an immense problem and recognizes the possibility that any semblance of order may be unobtainable. But the alternative is a policy of drift, with survival the aim. Under such a situation, small and medium sized producers will be the expendables and merged company units will be engaged in the competitive struggle.

Despite his apparent pessimism, Mr. Napear believes that there are avenues open which will preserve the business at its highest level of service, if the lines of communication between the producers and the companies are kept open and human values are not abandoned.

"Unforeseen events... need not change and shape the course of man's affairs"



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Treasury Issues '59 Bond Limits List

(CONTINUED FROM PAGE 2)

	1959	1958
Lumbermens Mut. Cas.	3,500,000	3,100,000
Maine Bonding	207,000	196,000
Marine*	590,000	549,000
Maryland Casualty	7,284,000	5,573,000
Mass. Bonding	1,942,000	1,980,000
Mercantile	695,000	587,000
Merchants Fire, N.Y.	5,276,000	4,100,000
Merchants Indemnity	1,931,000	1,491,000
Metropolitan Casualty	1,558,000	1,253,000
Mid-Century	745,000	167,000
Milwaukee	2,024,000	1,787,000
Minneapolis F.&M.	501,000	428,000
Munich Re*	846,000	
National Auto & Cas.	328,000	301,000
National-Ben Franklin	861,000	738,000
National Casualty	700,000	700,000
National Fire	6,125,000	4,456,000
National Grange Mut.	907,000	845,000
National Indemnity	203,000	155,000
National Surety	3,296,000	2,671,000
National Union Fire	2,861,000	2,302,000
National Union Indem.	377,000	276,000
Netherlands, Holland*	385,000	
New Amsterdam Cas.	3,194,000	2,635,000
New England	1,227,000	1,008,000
New Hampshire Fire	2,647,000	2,081,000
N.Y. Underwriters	1,505,000	1,136,000
Newark	1,403,000	1,173,000
North American Re	3,128,000	2,715,000
North British*	1,105,000	939,000
Northeastern*	556,000	
North River	4,802,000	3,775,000
Ocean Accident*	1,422,000	1,002,000
Ohio Casualty	2,000,000	1,800,000
Ohio Farmers Indem.	428,000	386,000
Ohio Farmers	949,000	792,000
Old Colony	975,000	891,000
Pacific Employers	908,000	853,000
Pacific Indemnity	1,553,000	1,450,000
Pacific, Hawaii	169,000	142,000
Pacific National	2,192,000	1,781,000
Peerless	489,000	740,000
Pennsylvania Fire	1,682,000	1,363,000
Pa. T. & F. Mut. Cas.	779,000	875,000
Phoenix, N.Y.	1,686,000	1,461,000
Phoenix, Conn.	11,916,000	9,376,000
Progressive Mutual	327,000	158,000
Providence, Washington	1,393,000	1,180,000
Provident	333,000	
Prudential, Eng.	808,000	548,000
Public Service Mut.	506,000	457,000
Queen	3,557,000	2,980,000
Reinsurance Corp.	1,998,000	1,427,000
Reliance	4,652,000	3,584,000
Republic, Texas	1,893,000	1,484,000
Royal Exchange*	412,000	210,000
Royal, England*	2,731,000	2,266,000
Royal Indemnity	3,750,000	3,356,000
Safeguard	991,000	872,000
St. Paul F.&M.	14,249,000	10,974,000
St. Paul Mercury	1,734,000	1,408,000
Sea*	661,000	602,000
Seaboard Surety	1,701,000	1,363,000
Security, Conn.	1,508,000	1,409,000
Security Mutual Cas.	863,000	617,000
Security National	180,000	179,000
Skandia*	738,000	
Springfield F.&M.	7,580,000	4,606,000
Standard Accident	2,935,000	2,757,000
Standard, Okla.	243,000	202,000
State Auto. Mut., Ohio	2,068,000	2,011,000
State Fire & Cas.	78,000	76,000
Stuyvesant	395,000	
Summit F.&S.	70,000	67,000
Sun Office*	873,000	650,000
Sun, N.Y.	912,000	800,000
Swiss Re*	2,383,000	2,033,000
Traders & General	272,000	214,000
Transatlantic Re*	225,000	286,000
Transcontinental	2,019,000	1,621,000
Transit Casualty	454,000	342,000
Transportation	602,000	506,000
Travelers Indemnity	11,000,000	8,250,000
Trinity Universal	1,413,000	1,095,000
Tri-State	201,000	241,000
United Benefit Fire	119,000	131,000
United Bonding	59,000	58,000
United Pacific	743,000	650,000
United States Casualty	1,110,000	936,000
U.S.F.&G.	14,423,000	10,342,000
United States Fire	8,120,000	6,476,000
Universal Surety	108,000	84,000
Unity Fire & Gen.*	322,000	244,000
Valley Forge	858,000	664,000
Vigilant	1,450,000	1,247,000
Virginia Surety	123,000	117,000
Wabash F.&C.	274,000	314,000
West American	263,000	257,000
Westchester Fire	4,721,000	3,698,000
Western Cas. & Surety	1,374,000	1,087,000
Western Fire	659,000	467,000
Western Surety	371,000	339,000
Wolverine	373,000	284,000
Yorkshire	568,000	475,000

*Reinsurance only.

Atlantic Mutual Employees Give Books To Philippines

Employees of Atlantic Mutual have donated more than 500 books to the Philippines under the "Books Abroad" campaign of President Eisenhower's People-to-People program. Miles F. York, president of the company, presented the books to Melquiades J. Gamboa, deputy permanent ambassador from the Philippines to the United Nations, at brief ceremonies at the company's head office.

Johnson & Higgins has opened a new branch in Buenos Aires.



Now—another forward step in the handling of Probate Bonds

Fourteen years ago we offered Ohio Casualty agents the convenience of using an order blank, in place of the signed application, on probate bonds not exceeding \$25,000—a revolutionary change in procedure at that time.

After all this experience, the simplified procedure has proved so successful that we have extended the use of the order blank to all probate bonds, REGARDLESS OF SIZE.

This means that to order a probate bond it is only necessary to pick up the telephone. It means an important time saving and elimination of detail for the agent, the attorney and the applicant for the bond.

Inquiries are welcomed from responsible agents.

THE OHIO CASUALTY INSURANCE COMPANY

HOME OFFICE, HAMILTON, OHIO

43 BRANCH OFFICES FOR FAST, EFFICIENT SERVICE

Home Office Department: Aurora, Ill., Chicago, Cincinnati, Cleveland, Columbus, Dallas, Dayton, Denver, Des Moines, Detroit, Grand Rapids, Indianapolis, Kansas City, Lansing, Mich., Louisville, Milwaukee, Minneapolis, Oklahoma City, Orlando, Fla., Toledo, South Bend, Ind., Springfield, Ill. Eastern Department, 1607 Broad-Locust Bldg., Philadelphia 2; Baltimore, Haddon Hts., N. J., Harrisburg, Newark, Philadelphia, Pittsburgh, Scranton, Washington. Pacific Department, 208 W. 8th St., Los Angeles 14; Compton, Fresno, Inglewood, Long Beach, Los Angeles, No. Hollywood, Oakland, Pasadena, Portland, Riverside, San Diego, San Francisco, Seattle.

Changes In The Field

Hugh Denison Is Elected MLG Of Colorado Pond

Colorado pond of Blue Goose has elected Hugh A. Denison, Mountain States Inspection Bureau, most loyal gander. Other officers are John Leyden, Loyalty group, supervisor; J. H. Silversmith, custodian; Robert Barlow, guardian; William Bullard, General Adjustment Bureau, keeper, and Darrell White, wielder.

St. Joe Valley Pond Elects R. B. King MLG

St. Joe Valley (South Bend) Blue Goose has elected R. R. King, Springfield F.&M., most loyal gander. Other officers are Warren Mickelsen, Fireman's Fund, supervisor; D. W. McDonald, North America, custodian; Charles Porter, Western Adjustment, guardian; James Bledsoe, New York Underwriters, keeper, and A. R. Sears, Indiana Rating Bureau, wielder.

Ohio Casualty Field Men Elect Hughes President

Joseph L. Hughes, National Union, Columbus, was elected president of Ohio Assn. of Casualty & Surety Representatives, succeeding William L. Venable, U.S.F.&G., also of Columbus. Grant P. Emerick, Fidelity & Deposit, Cincinnati, is the new 1st vice-president and C. L. Templeman, Royal-Globe, Cleveland, is 2nd vice-president. John J. Coghill, Royal-Globe, Columbus, was elected secretary.

Robert Hallock Heads Mo. Fire Prevention Assn.

Missouri Fire Prevention Assn. has elected Robert O. Hallock, Great American, Kansas City, president. Other officers are C. Don McCormack, Boston, St. Louis, vice-president, and Donald E. Clader, America Fore Loyalty, secretary.

Cooper To San Antonio

Pan American F.&C. has appointed Wesley W. Cooper special agent at San Antonio. He succeeds George F. Vanderhule, who has resigned to enter local agency work.

Aetna Fire Names MacDuff

Aetna Fire has appointed Howard E. MacDuff Jr. special agent in eastern Massachusetts. He joined the company in 1958 and completed the multiple line training course.

Dressler Is Ia. Special

Dubuque F.&M. has assigned Gene Dressler in central and western Iowa as special agent with headquarters at Des Moines. He has been in insurance 10 years.

Fund Names Farrar In Ga.

Donald G. Farrar has been appointed marine special agent for Georgia by Fireman's Fund. He will operate out of Atlanta.

Papke Joins General F.&C.

Gordon R. Papke has been appointed special agent for central and northern Illinois by General Fire & Casualty. Mr. Papke has done field work in Illinois and other midwest states.

Hovey Skelton Heads Indiana Blue Goose

H. B. Skelton, Rough Notes Co., was elected most loyal gander of the Indiana Pond of Blue Goose at the annual meeting at Ulen Country Club, Lebanon. Other new officers for the coming year are Robert E. Aurelius, St. Paul F.&M., supervisor; Ray J. Geringer, American States, custodian; William F. Bruenger, Indiana Rating Bureau, guardian; Glen H. McKenzie Jr., Merchants Property, keeper, and J. F. Halladay, Western Adjustment (retired), wielder.

The golf tournament was held in conjunction with the meeting. Dan Doyle, American Indemnity, won low gross.

N. D. Assn. Elects Smith President; Barker Is V-P

Lyle Smith has been elected president of North Dakota Capital Stock Insurance Assn. at the annual meeting at Detroit Lakes, Minn. Ross Barker was named vice-president and Donald Elvig secretary. W. A. Eakin, western manager of Employers Liability, spoke at the meeting.

Trinity Universal Names Mackwitt And McNabb

William J. Mackwitt has been appointed special agent in southern California, and Millard L. McNabb special agent in the Texas Panhandle by Trinity Universal. Mr. Mackwitt will operate out of Los Angeles and Mr. McNabb out of Amarillo.

Royal-Globe Appoints Two Special Agents In South

Royal-Globe has appointed as special agents Warren W. Edwards at Atlanta, and Paul W. Miles at Birmingham. They joined the company in 1957, completed training at New York and have been at Atlanta for the 1st year.

Henry To Southern Ohio

Great American has appointed Joseph C. Henry casualty special agent for southern Ohio with headquarters at Cincinnati. He succeeds Thomas J. Reeder who was transferred to Knoxville. Mr. Henry has been a casualty underwriter at Cleveland.

Didion In Tex. Field

Aetna Fire has appointed Warren F. Didion special agent at Corpus Christi to succeed Edgar O. Dollahite, resigned. Mr. Didion joined the company at Houston and later was transferred to the home office where he completed the company's multiple line training course.

Purifoy At Houston

Royal-Globe has appointed William Purifoy special agent at Houston. He joined the company in 1957 and most recently was at the Dallas office.

R. A. Kay To Charleston

Fireman's Fund has assigned Robert A. Kay to Charleston, W. Va., as special agent in charge of bond and burglary production. Frederick H. Merther has been appointed marine special agent

and will work out of Syracuse. He succeeds John G. Green, who has been transferred to Albany as group special agent.

Harvey R. Cooley has been appointed fidelity, surety and burglary special agent for Virginia, succeeding James F. Morano. Larry Solomon becomes workmen's compensation specialist at San Jose, Cal.

Morris Retiring In Minn.

William J. Morris, Phoenix of London state agent for Minnesota since 1937, will retire in September. He has been with the company 39 years. Phoenix has incorporated Minnesota and the Dakotas into the western department at Chicago and has appointed William G. Woodard special agent for Minnesota to succeed Mr. Morris.

Bevan Elected MLG Of Heart Of America Pond

Heart of America (Kansas City) pond of Blue Goose elected Phillip H. Bevan, Aetna Fire, most loyal gander. Other officers are Earl N. Boutell Jr., Boutell Co., supervisor; William W. Cugel, Underwriters Adjusting, custodian; Joseph R. Hogsett, attorney, guardian; Elmo L. Burkhardt, Western Adjustment, keeper, and Donald D. Patterson, Crum & Forster, wielder.

Cravens, Dargan Names Terrell To Texas Field

George Terrell, assistant manager of the marine and Lloyds department of Cravens, Dargan, has been placed in charge of multiple line special agency work at Houston and Galveston. He has been with Cravens, Dargan since 1950.

South Dakota Field Men Elect Lewis President

Duane V. Lewis, U.S.F.&G., has been elected president of South Dakota Capital Stock Insurance Assn. Also elected were E. Warren Bessler, Home, vice-president, and George W. Schumacher, Fireman's Fund, secretary.

Johnson & Johnson Names Hearne In N. C. Field

Johnson & Johnson managing general agency of Charleston, S. C., has appointed Ernest L. Hearne special agent for North Carolina at Greensboro. He succeeds Robert L. Lentz, resigned. Mr. Hearne began with Dixie Fire and later went with American. For the past 20 years he has been with Yorkshire.

Casualty Names Ready

Casualty of California has appointed W. M. Ready special agent at Oakland, covering the San Francisco metropolitan-East Bay territory. Mr. Ready has been an agency supervisor in that field for a number of years.

Donald L. Webster was named a field representative for the Sacramento Valley, with headquarters at Sacramento.

Sutton To Tampa Field

Great American has appointed Quincy J. Sutton Jr. fire special agent at Tampa. He has had extensive training in the home office and most recently was in the field at Columbia, S.C.

Price To Okla. Field

Trinity Universal has appointed Charles R. Price Jr. special agent for Oklahoma. He will work out of Oklahoma City.

A & S

N. Y. Gives Data On Employee Benefit Plans

An estimated 2,054,359 employees in New York state were covered under registered employee welfare funds in 1957, according to figures just released by the New York department. These wage-earners were registered with 939 funds having total assets of \$666,373,662.

More than three-fourths of the workers in New York state now depend upon their employer-sponsored or union-negotiated welfare and pension programs to help them meet the hazards of illness, old age or death, the department's announcement said. The statistical compilation may be obtained from the New York department welfare fund bureau, 123 William Street, New York 38, for \$5.50.

Casualty Of California To Write A&S Business

Casualty of California has entered the A&S field. Previously, the company has been principally a workmen's compensation writer and in 1958 had aggregate premiums of \$4,178,000. John R. Fair will head the new division.

Western Michigan A&S Men Elect Stratton President

Phillip W. Stratton, Lincoln National Life, has been elected president of Western Michigan Assn. of A&H Underwriters at Grand Rapids. Other officers are George Yankovich, Yankovich Insurance Service; vice-president; David Ludy, Mutual Benefit H.&A., secretary, and Bernard Bengelink, Occidental Life of California, treasurer.

Tri-City A&H Assn. Elects Vincent Clark President

Tri-City (Bay City-Saginaw-Midland, Mich.) A&H Assn. has elected Vincent J. Clark, Saginaw, president. Garner W. Ayres, Bay City, Joe R. Storm, Saginaw, and Robert D. Kreiner, Bay City, were named vice-presidents, and William B. Terry, Bay City, secretary-treasurer.

Conn. A&S Club Elects Fred Brinkmeyer, Others

Fred L. A. Brinkmeyer of Home Indemnity, New Haven, was elected president of Southern Connecticut Assn. of A&H Underwriters at its annual meeting. He succeeds Dwight C. Long of Mutual of Omaha. Jules Laghi of Monarch Life was elected vice-president of the association, and Bess Myers of Continental Casualty secretary-treasurer.

Moran Heads Southern GAs

John Moran, Wilmington, N. C., has been elected president and general chairman of the Southern General Agents Assn. of Mutual Benefit H.&A. and United Benefit Life.

The association had its annual meeting at Key Biscayne Hotel at Miami.

William Ewing has been appointed adjuster-in-charge at Eugene Ore., for Brown Bros. independent adjusters. Logan Claiborne, who now holds this post and later will be reassigned, will remain in Eugene until Mr. Ewing becomes fully familiar with his new duties.

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N. Y. Holds Hearing On ML Laws

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to which an insurer is bound by a bureau rate filing. The indivisible premium of some package policies poses tax problems, he said.

Jack Malmuth, chief of the rating bureau and with the department 37 years, noted that one package may be filed by one bureau (homeowners by Transportation Insurance Rating Bureau), another homeowners is filed hand-in-hand by four bureaus (New York Fire Insurance Rating Organization, National Bureau, Mutual Bureau, and Inland Marine Insurance Bureau), others are filed independently, and some of the packages are filed via the deviation route.

Some of the ML packages have an indivisible premium, others are written with a divisible premium.

Should several rating organizations dealing with a package channel the filing through one? Does an insurer need to become affiliated with all of the bureaus following the hand-in-hand technique? What factors determine the eligibility of a cover for inland marine and for package policies? These are a few of the questions which, Mr. Malmuth said, need legislative resolution.

At no point does the law define a multiple line insurer so that a company has to come in as a fire-marine insurer or a casualty-surety, William C. Gould, chief of the property bureau and with the department 33 years, testified. Yet the reserve requirements are different for the two kinds of companies. A casualty company with exactly the same underwriting powers as a fire company has to put up \$75,000 more.

Two Different Standards

In the days before ML, a fire and marine insurer had to have \$500,000 capital. Most had that. But with ML, the legislators adopted a new principle, that of a minimum surplus to policyholders. This has led to difficulties, Mr. Gould said, because at many points the law refers to "minimum capital" though the basic standard under the surplus provision is many times \$500,000. For example, the specification of minimum strength of mutuals for issuing non-assessable policies refers to "minimum capital."

He cited many other examples, including authorizing of alien insurers, the section on impairment of capital of stock insurers, etc.

Fire companies are required to be examined at least once in five years, casualty companies once in three. Yet since many fire companies are getting into casualty, the department believes they should be examined every three years. The superintendent has discretionary authority to do this, but perhaps the discrepancy in the law should be reevaluated, Mr. Gould suggested.

For two insurers with identical powers but with fire and casualty

bases, the standards for payment of stockholder dividends is less onerous for the fire insurer than for the casualty. This distinction favor of the fire company runs through the law, Mr. Gould indicated—limitation on expense of insurer management, mutual dividend payments, borrowing money to start a mutual, expand it, etc.

Walter F. Brooks, deputy, who has been with the department 20 years, said that agency licensing problems created by multiple line are minor and are disappearing. When ML came in the department began to require education and testing on all property and liability lines. Currently, he said, there are left only a few hundred single line agents, and these licenses eventually will disappear. There is no need for legislative change in this area.

Minn. High Court Holds WC Covers Auto Accident

Minnesota supreme court has ruled that the widow of a man killed in an auto accident on his way home from a doctor's office where he had been treated for an injury is entitled to \$17,500 workmen's compensation. Elmer D. Pedersen, an employee of a large dairy farm at Stillwater, Minn., injured an elbow while at work. He was given permission to be treated by a company-designated doctor and was told he need not return to work that day. On the way home he was killed in an automobile accident.

Chief Justice Robert L. Dell held that Pedersen's death was connected with his employment and hence covered by the WC act.

Allstate Advances Herlihy

Eugene E. Herlihy has been promoted from sales trainer to district sales manager for the Illinois regional office of Allstate. In his new position he will manage the southwest suburban territory, which includes sales and service operations in LaGrange, Aurora, Joliet, and Kankakee. He joined Allstate in 1957.



Roy N. Davis, midwest manager of Assn. of Casualty & Surety Companies, and Hugh Harbison of Travelers. Photographed at NAIC meeting in Boston by Harry H. Fuller, midwest manager of National Bureau.

E. A. Fairecloth, assistant commissioner of Florida; Hugh Tollack, executive secretary of NAIC, and Commissioner J. Edwin Larson of Florida, the outgoing secretary of NAIC.



Report from Chicago:

(or: It isn't any secret any more!)*

During 1958 the North American advanced 61 positions among all U. S. life companies—life insurance in force—placing it in the upper 6th of the industry.

Authority: The National Underwriter
April 25, 1959

*The secret is ACTION!.. For the "ACTION" Story write or call

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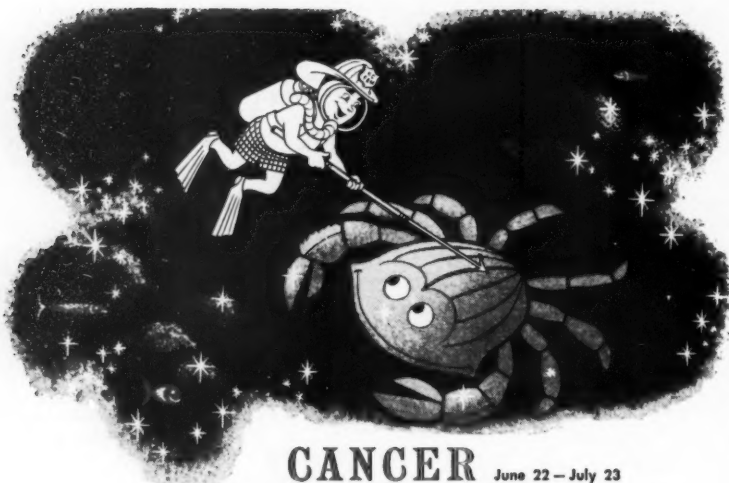
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CANCER June 22 - July 23

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A good suggestion. Recreation in proper amounts seems to have a way of making office burdens seem lighter. You'll find too that your business load will be lighter if you take advantage of the fast, personal help offered by the well-trained, hard-working field men of The Kansas City . . . a progressive company for progressive agents.

Kansas City Fire and Marine Insurance Company
301 West 11th St. Kansas City, Mo.



American Equitable Assurance Company of New York
Organized 1918

Globe & Republic Insurance Company of America
Established 1862

Merchants and Manufacturers Insurance Company of New York
Organized 1849

New York Fire Insurance Company
Incorporated 1832

CORROON & REYNOLDS GROUP
92 William Street, New York 38, N. Y.

Mahood Hanover V-P; Ask Driver Awards, Two Others Advance Penalties In Texas

Roland W. Mahood has been elected vice-president of Hanover and of Fulton. Wharton Mitchell and Donald A. Wills were advanced from assistant secretaries to secretaries.

Mr. Mahood was formerly vice-president and investment officer of National Bank of Westchester, White Plains, N. Y.

Mr. Mitchell joined the group in 1952 as state agent at Atlanta. He was transferred to the home office as assistant secretary in 1956. Mr. Wills, with the group since 1947, has been assistant manager and later manager of the automobile department, and assistant secretary since 1954.

Surety Wins Bail Case Over "Wanted" Indiana Adjuster

BEDFORD, IND.—Gilbert Cook, who had been on the "most wanted" list of the FBI and who had operated an adjusting office here, will face trial here on several counts charging fraud in connection with his adjusting work. Summit Fidelity & Surety of Akron, which had written a bail bond for Cook, won a victory in a preliminary hearing in which the \$22,000 bond was held not forfeited.

Dates Back To 1957

The bond goes back to the arrest of Cook in December, 1957, on several fraud charges. After a series of legal maneuvers, Cook disappeared early this year and his bond was declared forfeited. He was apprehended in Florida, after being on the "most wanted" list, and, since there are also charges pending against him in Indianapolis and Florida, there was some legal skirmishing over which jurisdiction was entitled to try him first, Lawrence county finally winning. Summit F&S. won the argument about the bond forfeiture, over opposition from county prosecuting officials, on the ground that Cook had been produced for trial before a final judgment on the forfeiture had been rendered.

Allstate To Set Up Switzerland Subsidiary

(CONTINUED FROM PAGE 2)

Switzerland combines a number of features and advantages from the point of view of an American company. These include the high degree of political stability, the nation's sound economic growth, stability of the Swiss franc, which is freely convertible, and the fact the Swiss people are insurance minded."

Main Office In Zurich

Allstate Insurance International will have a capital and surplus of approximately \$1,500,000. Altstadt will have an authorized capital of \$2,500,000 with a paid-in amount of about \$1,250,000. It will operate in Switzerland only. The main office will be in Zurich. It will sell through its own agency force.

"We hope to effect savings for Swiss policyholders through incorporation of modern American methods into Altstadt's operations," Mr. Moser declared. "Our very complete studies of Swiss insurance operations give indication this can be done."

AUSTIN, Tex.—Rating credits for accident-free drivers and penalties for those with accident records were proposed by the state insurance board at a public hearing on its auto merit rating plan, with some 300 industry representatives on hand.

Under the proposed plan 10% credit would apply to bodily injury and property damage for drivers with no accidents in the last three years and 12% on collision coverage. The rate penalties on BI and PD would be 30% for one accident, 70% for two accidents and 110% for three or more. For collision, the respective penalties would be 27, 66 and 105%.

Also involved in the proposal is a reduction of 5% in production costs—from 30 to 25% on physical damage and from 25 to 20% on liability cover. It was made clear, however, that the proposal to reduce production expenses has not yet been approved by the board, whose plan was outlined by its actuary, Angus McDonald, with Aug. 1 set as a target date for its effectiveness.

The credit and surcharge recommendations were based on statistics which showed that 80.2% of insured Texas private passenger cars were accident-free for the last three years; that 13% were involved in one accident, 3% in two and 1.8% in three or more accidents. On collision coverage, the comparable figures were 76.2% for accident-free drivers, 15.9%, 3.7% and 2.2%, respectively.

Bowles, Andrews & Towne Opens Dallas Branch

Bowles, Andrews & Towne, actuarial firm with head offices at Richmond, has opened a branch at 715 Meadows Building, Central Expressway, Dallas. Thomas P. Bowles Jr. and Haeworth Robertson, will head the new office.

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ALA Finds Vast Amount Of Paper Work; Makes Recommendations To Reduce It

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with the annual statement would produce substantial savings.

Alterations in coding practices would, on the evidence of actual tests, save many dollars.

Because of the vastness of the area to be explored, the committee had to set limits on the scope of inquiry. Consequently, its investigation was deliberately confined to (1) simplification of annual statement requirements; (2) specific state forms required; (3) individual city and state reports, and (4) coding.

The study represents "only a scratching of the surface," the committee reported. Especially is this the case in the area of saving possible by simplifying forms required by the states and eliminating duplication in this area. Many of these reports and forms are unnecessary, even archaic.

Also, only a small section of the coding process was studied. But here, too, the study resulted in a number of work saving recommendations.

Yet in spite of the essential delimitation of the investigation's scope, the report of the committee runs 29 single spaced pages and is packed with specific, practical suggestions for changes that would save work and money without eliminating essential information or reducing state revenues.

STATE FORMS

From 2,000 to 3,000 underwriting, claims and other forms are required by states in fire and casualty that serve no useful purpose to the business or the public, the committee declares. This figure resulted from only preliminary investigation. The study emphasized the very material benefits that would result from elimination of those forms that are peculiar to one state.

The cost reduction of eliminating these forms would go far beyond the expense of printing and stocking them, though that in itself is quite an item. But each additional form required by a state complicates the processing of business by insurers and increases exposure to error. The more exceptions there are in handling mass volume of work, the more costly it is to train new employees and the more it retards high clerical productivity. Perhaps the most important objection to these exceptions is that they road-block the smooth operation of elec-

tronic data processing machines. They also are stumbling blocks to streamlining multiple coverages in package form.

It is quite understandable how these special forms came into existence, the report states. Many of the requirements are to conform with some special statute. Others are attributed to decisions of local rating bureaus.

In certain lines, particularly those rated nationally, policy forms are highly uniform. In others they vary considerably. In accounting, except for tax forms, a reasonable degree of uniformity exists between states, largely as a result of work by the committees on blanks, which have dealt directly with National Assn. of Insurance Commissioners over the years.

Situation In Automobile

In automobile, for example, a standard policy is accepted in all states except Massachusetts. On private passenger car business, generally speaking, endorsements are fairly standard and accepted in all states except those used in connection with Massachusetts and Texas policies.

There is, however, a lack of uniformity on many of the filing forms, certificates, cancellation notices, and the like. For example, 12 different application forms are required for assigned risks; 244 for financial responsibility (certificates of insurance, cancellation notices, endorsements, etc.), 18 forms for Massachusetts alone and more than 100 in Texas.

Approximately 90 specific statutory forms are required for commercial automobile risks, plus 146 different forms for motor carrier insurance in connection with filings with state utility commissions and Interstate Commerce Commission. There is a variety of sizes, color, and format.

There are 28 different statutory forms prescribed by states for reporting motor vehicle accidents. Yet, the committee points out, this is one form that should be standard everywhere. Why should there be any differences at all for the reporting of an automobile accident? In some cases, if insured doesn't use the correct form, it is possible that his case may be prejudiced in the event of suit. There are even differences county to county. Besides the very considerable cost and bother, it is possible that with a uniform report the motorist could learn how to fill it out properly. With so

many state and even county differences, this is extremely unlikely. In this area, there is no justification for variation.

In inland marine Missouri requires a special personal property floater. Several specific forms are required by Texas for inland marine. IM endorsements are used in all states except for approximately 25 special endorsements for certain states, such as the Kansas and Texas amandatory endorsements. Numerous special certificates, endorsements and notices of cancellation are required by most states when motor truck cargo is insured.

Only 12 Fire Variations

In the past few years, due to concerted industry action, considerable progress has been made in adopting a standard fire policy. There are only 12 variations. Though slight, they require special treatment. California, Maine, Massachusetts, Minnesota, New Hampshire and Texas require special policies. Mississippi, Florida, North Dakota, Missouri and South Carolina have modifications in the east-west policy.

However, the forms relating to coverage necessary to complete the fire policy differ considerably between states. In western states a much higher degree of uniformity exists than in the east where there is almost a complete lack of uniformity.

A Numerical Count

An Eastern Underwriters Assn. report gives a numerical count of forms, endorsements and clauses. District of Columbia has 29 forms and 20 endorsements, Maryland has 44 and 58, Middle Department Assn. of Fire Underwriters has 35 and 34, New England has 58 and 122, New Hampshire

53 and 51, New Jersey 27 and 49, and New York 58 and 89. This is a total of 304 forms and 423 endorsements and clauses, for a grand total of 727.

Even in the areas where uniformity exists as to general text, minor variations for practical purposes make it a separate form.

Accepted In All States

A standard workmen's compensation policy is accepted in all states. But many states require the attachment of "enabling" endorsements to make a particular part of the policy conform with individual state law. There are 31 general purpose WC endorsements, 111 individual state endorsements, 18 retrospective endorsements for general use and 33 such endorsements for individual states, for a total of 193. There are 43 posting notices, 65 filing notices, and 40 cancellation notices, for a total of 148.

Generally it is the practice to file one or two copies of the WC daily report with the state rating bureaus. However, approximately 31 states require additional filing notices of coverage and of cancellation.

There are 176 different statutory forms required by the 48 states for reporting accidents and supplemental data to the industrial commissions in various sizes and colors. New York has 31, Pennsylvania seven and New Jersey three. Georgia, North Carolina and Massachusetts each have 10.

Deals With Legal Aspects

International Assn. of Industrial Accident Boards & Commissions, while it deals primarily with the legal aspects of WC and rehabilitation of injured workmen, is also concerned with the procedural aspects of WC and might be the point at which to start

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ACCIDENTAL DEATH INSURANCE

Age:	16-64	65-69	70-74	75-79	80-up
\$ 25,000	\$ 31.25	\$ 40.00	\$ 60.00	\$100.00	Submit
50,000	62.50	80.00	120.00	200.00	for
75,000	93.75	120.00	180.00	300.00	rating
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Up to \$300,000 can be bound immediately. Higher amounts can be placed without delay.

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HEmlock 5-3541

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WABash 2-7515

reducing the number of statutory WC forms required.

ANNUAL STATEMENT

The committee made 10 suggestions for simplifying the annual statement which would save company time and expense:

1. Page 7, part 2B, columns 1 through 4: Dividing premiums in force and unearned premiums between those "running one year or less from date of policy" and "running more than

one year from date of policy" is unnecessary. It does not materially assist departments in determining correctness of reserves, which can only be done by audit during an examination.

2. Page 7, part 2C, recapitulation of fire premiums: Eliminate this. It serves no useful purpose, is restricted to premiums of a single line, fire, and full details as to the distribution of premiums written for each line of business by term are readily available from company records on examination—or could be obtained at the end of any monthly period by special re-

quest, if necessary.

3. Schedule G, development of fidelity and surety losses; schedule O, development of losses other than liability and workmen's compensation losses: A combined schedule, possibly covering all lines of business and adequacy of loss reserves, might be developed and substituted for these three schedules. To eliminate schedule P and its formula reserve for the latest three policy years would require legislative action.

4. Schedule M: Part IV should be eliminated. Insurer membership in and membership payments to organizations now required to be listed are a prerequisite for doing business in various jurisdictions, and the amounts of payments are in most instances a percentage of premiums. These items require considerable time and expense. If part IV cannot be eliminated, the requirement should be payments in excess of \$5,000, rather than \$500, and perhaps be confined to trade associations. This would eliminate from the exhibit payments to service organizations and statistical, actuarial or rating bureaus.

Stocks Owned

5. Schedule D, part 2: Stocks owned at Dec. 31, column 8. Here the dividend rate declared during previous three years is required. The information is of questionable value. Also, in many cases dividends received do not agree with the rate because of ownership during parts of a year.

6. Schedule F, reinsurance in force: Column 4 requires unearned premiums figured on a formula basis with little relationship to actual fact. They probably serve no real purpose. Massachusetts requires a special, complex schedule F, listing data for reinsurance ceded by company and major line of business.

7. Extension of annual statement filing data from March 1 to April 1 would save companies a good deal of money by eliminating the expensive overtime presently required to produce a detailed statement in full by March 1.

Eliminates Reinsurance

8. Supplementary state business page 14: The changes effective for calendar year 1957 eliminate reinsurance items from this page. The committee suggests that states which in the past have insisted on a special page 14 that varies from the standard, require only the standard page 14. This requires only direct premiums written and earned and losses paid and incurred without variation and expansion by lines. States requiring special pages include but are not restricted to New York, Virginia, California and Texas.

9. In simplifying page 14 and schedule T, should departments require companies to identify and report in state premium tax returns, items of reinsurance assumed or ceded in total or by company?

10. Use of dollars only in the statement whenever possible would reduce costs.

CENTLESS ACCOUNTING

Although the AIA report touched only briefly on the problem of centless accounting, the matter is being investigated, because of its importance, along the following lines:

Simply to eliminate cents in final results would produce little in cost saving. The proposal is more basic, and, if it could be put into practice, the results would be very rewarding.

The rounding off to even dollars needs to start when the premium on a risk is determined. Lines of business manually rated showing premium charges can be easily accomplished by the rating bureau at the time the manual is published. On lines decimally rated by classification, pennies could be eliminated when the final premium is determined. Claim and loss draft payments could easily be rounded off to the nearest dollar without problem. On certain lines such as workmen's compensation and possibly A&S, the practice might have to be studied further. However, it is believed that with a little ingenuity and support by the business, the idea could be sold to the public.

Elimination of pennies throughout the accounting and statistical operations would produce substantial benefits to companies, agents, and rating bureaus.

Specifically, centless accounting would, in many millions of transactions:

—Save three key strokes by the typist in each policy, endorsement or cancellation voucher.

—Save two key strokes by the operator when punching a tabulating card for each premium endorsement, cancellation or loss entry.

—Save the agent and local company office in collection records at least two key strokes in typing ledgers, monthly accounts of agents and remittance statements.

—Conserve time of cashiers in producers' and company offices when dealing with collections (two digits would be saved each time a check had to be typed or an adding machine tape prepared), plus easement of computing commissions.

—Save a minimum of two digits, and in some cases nine digits (where the amount is spelled out "and 10/100"), on all loss drafts.

—Save two digits of space on basic tabulating card or magnetic tape for each premium, endorsement or loss transaction.

—Save at least two digits in preparing all salary checks and in underlying records involving preparation of social security, taxes, withholding statements, etc.

—Save at least two digits in preparing checks for payment of bills and in collateral records for allocation of expense, etc.

Progress may be slow in selling the idea to authorities. However, some governmental departments, it is said, already accept elimination of fractional dollars or rounding out of fractional dollars to the nearest whole dollar on taxes and in withholding.

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STATE REPORTS

The committee made a number of specific recommendations for changes in premium tax returns and other

state reports, aimed at uniformity and simplification. The changes would forestall duplicate reporting of statistics and other information shown in multiple line convention statement adopted for use since 1950 and the changes on page 14 and schedule T recently put into effect.

The changes would not reduce information to regulatory authorities or result in any loss in revenue.

The recommendations only touch the highlights of changes that should be made. It has been about 10 years since the business and authorities seriously reviewed this area. Marked changes have been made in the annual statement. The whole area should be thoroughly explored, the AIA committee declared.

It should be made clear that the industry only wants uniformity and simplification in the reporting and payment of taxes, and that it will not attempt to curtail revenue. It should, of course, be understood that all taxes and expenses in connection with them shall be included as an expense component in the rate, to comply with rate laws as to adequacy.

The committee recommends that instead of requiring this computation, the tax return form ask if any additional taxes of fees are due under the retaliatory law, and if so, show the computation on a separate sheet.

Legislative, Rule Changes

The committee urges legislative or rule changes where necessary:

1. To eliminate the necessity of publishing the financial status of companies annually. Practically, this affords no protection to the public.

2. To legalize the attachment of photostatic copies of affidavits to documents submitted to department officials. This can be accomplished by legislation, or by the companies' written agreement to have such affidavits construed in law as though each were manual executions.

3. To consider certificates of compliance and certificates of authority as being valid and in effect until revoked. To overcome objections to this change, these certificates should contain a provision obligating the issuing official to give timely notice of revocation.

4. To require the annual issuance of certificates of deposit only if there has been a change in the securities

deposited. The annual statement reflects these deposits. Thus, a state official can determine whether or not a call should be made for a certificate. Presently 33 states require annual certificates, 10 of which permit use of photostatic copies. The minimum recommendation is permission to use photostats.

5. To develop a formula for equitably distributing to municipalities the proper amount of the fire marshal or fire department tax. The tax returns now required involve a great deal of clerical preparation by companies and, in many places, by local agents. Generally, every premium endorsement or return premium must be classified by municipality to give it 2% of the premiums written in its immediate area. Nineteen states require tabulation of certain premiums by cities or counties; 19 require a fire marshal tax return. A formula application, based upon assessed valuations in each municipality, is presently used as the base of allocating school tax.

A number of changes are recommended which deal with unnecessary or duplicated information in individual city and state reports.

CODING SUGGESTIONS

The importance of coding applications, daily reports, etc. in developing proper and accurate statistics for rate making was emphasized by the committee. To achieve accuracy, the utmost simplicity and homogeneity between lines is essential.

In the past, each rating bureau has developed information pertinent to its particular lines. Codes were developed to meet specific situations without regard to compatibility between lines. There was no liaison between bureaus, and it would have been presumptuous of one organization to suggest that another follow its coding pattern. What little has been accomplished was done by company officials serving on committees who attempted to unify some of the variations. Proper control to achieve simplicity and lower cost strongly suggests the need of a central guiding group to act in at least an advisory capacity (Similar guidance is needed to standardize the myriad forms plaguing the business.) Comprehensive and multiple line packages add to the need of attention by chief executives.

Study of ways to reduce costs through coding improvements point up the close tie-in of coding with rating.

While the committee made several recommendations, anything like a complete program in this area will require many hours of research and consultation with individual bureaus, it indicated.

Due to the wide area of the study, only the relationship of codes to the rating structure on automobile casualty business and on Inland Marine Insurance Bureau types of risk was completed, the committee observed. These two classes were used since the coding structures are simpler than for other classes.

Coding Recommendations

In the area it reviewed, the committee made these recommendations:

1. State codes should be the same for all bureaus. For example, the Inland Marine Insurance Bureau state code differs from the state code of National Bureau of Casualty Underwriters, National Board and National Automobile Underwriters Assn. If the IMIB code were the same as that of

the other bureaus, the preparation of state statistics for all classes combined could be done at lower cost.

2. The code assigned by each bureau to each reporting company should be the same for each company. At present a company can have as many numbers as bureaus to which it reports.

Assigned In Sequence

3. All code numbers of a classification could be assigned in sequence. It is then easier for a clerk to learn the codes and is less expensive to check for incorrect codes at time of entry. An example of this is territory codes. In some states a bureau will assign code numbers from 01 through 05 in sequence. The same bureau in another state of five territories will assign such numbers as 02, 06, 23, 24, 96. Checking for impossible numbers, whether clerically or by machine, when codes are in sequence is a simple matter of rejecting anything above the highest assigned number. Checking when the codes have not been assigned in sequence calls for verifying every number against the correct list. The second routine is considerably more expensive than the first.

Identical Territory Codes

4. Where two or more bureaus have identical definitions, the assigned code of the bureaus should be the same. This would apply primarily to territory codes. National Bureau and NAUA are assigning identical codes to identical territories. This could also apply, however, to classification codes for the same two bureaus where the classifications are the same. It could also apply to commercial type risks where the class of business of the risk determines the code.

5. IMIB might consider a six digit classification code to cover policy form, coverage, deductible and amount of insurance. The form code could be two digits, and, with 99 numbers available, there should be no need to have a sequence such as the present 68 series. The coverage code would be one digit and could be used primarily with personal property forms where the bureau requires a breakdown of the blanket portion, miscellaneous scheduled property and scheduled jewelry and scheduled furs. The deductible code could be two digits and would allow for full coverage as well as de-

ductibles. The code for amount of insurance could be one digit and would allow for the various amounts of insurance breakdowns of the present statistical plan.

8. IMIB should consider setting up a two digit territory code for county statistics. In any state where county statistics are required, the codes would be assigned to the counties as 01, 02, 03, etc., and a combination of the state code with the county code would permit preparation of the annual report for IMIB with reference to location statistics.

7. National Bureau might consider eliminating the present class-of-business coding on commercial automobile risks and have the codes reflect the rating classes.

The committee commented on a few coding situations in the auto casualty, inland marine and package policy fields.

Auto Casualty Risks

On automobile casualty risks, the committee observed, the coding of the commercial type risk appears to be cumbersome. All commercial cars are rated as class 3, 4, 5, 6, 7, or 8 with rate differentials reflecting mileage and weight. The statistical plan, however, calls for assigning a four digit code with one digit representing the mileage-weight differential and one digit representing whether the risk is fleet or non-fleet rated. Of the remaining two digits, one represents a classification of insured's business and the other the rating class. Code clerks spend far too much time coding commercial risks, mainly because the terminology as shown on the policy for insured's business must be interpreted to agree with the terminology of the statistical plan before coding can be completed. Since there are only six rating categories, it appears possible to have a one digit code running from one through six to represent the rating class. No code would be required for the classification of insured's business. The class of risk allocated to five of the rating classes would be carefully spelled out and all other risks would fall into the sixth class. This plan would speed up commercial car coding.

A time study was made of coding private passenger policies as against coding commercial policies. For both types of policies single vehicle risks

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were used and under the test conditions 43 private passenger risks were coded in an hour against 29 commercial risks. This difference is created by the time required to determine the definition of insured's business. Using normal working conditions, these test factors would convert to a cost of \$9 per 100 private passenger risks against a cost of \$13 for commercial risks. There would also be some economy in the handling of punch cards in the tabulating department when it is necessary to sort into coding classifications since the present coding structure requires a four time sorting pass whereas a three digit code would only require a three time sorting pass.

As a result of the study of the requirements of IMIB on coding, the committee concluded that a review of the entire coding structure could result in economies to the bureau.

Processing Homeowners

The present coding requirements for processing homeowners cause additional expense, according to the committee. As an example, the divisible premium policy calls for the coding of the premiums in accord with the fire bureau, IMIB and casualty bureau regulations. This means that a code clerk must be trained in all coding requirements or the daily reports must pass through the hands of three different clerks. Either way, it is more expensive than under the

indivisible premium policy where only one line of coding is required.

Expense is increased on the new industrial property policy because companies are required to file all experience with National Board, the burglary experience with National Bureau and the inland marine experience with IMIB. This means that the classes involved, i.e., burglary and personal property, are costing more to process than the other coverages in the policy—additional expense without additional income.

Increased Coding Costs

The recent ruling of National Bureau that deposit premiums on all automobile BI and PDL policies subject to audit must be coded by territory and class has increased coding costs. When the premium by territory and class is known at expiration of the risk, coding changes must be put through cancelling out the original coding and setting up the new coding. Each risk must be coded twice in complete detail as compared to the previous method of coding the deposit premium for one territory and one class. This represents additional work and expense with no additional income. Coding requirements of this nature are increasing. Serious thought should be given to this phase of multiple coverage policies before the expense factor becomes higher than the expense allowance in the rate.

Cites White Collar Embezzlement Crimes

The toll exacted by the "white collar criminal" from American business men through employee frauds, causing an annual loss estimated at between \$500 million and \$1.5 billion, was stressed by Peter A. Zimmermann, assistant secretary of Surety Assn. of America, in an address at the mercantile policy conference at Purdue University.

He said that frequently a crime involving the embezzlement of \$250,000 is relegated to the back pages of the daily papers.

After outlining various procedures and safeguards recommended by the association and by American Institute of Certified Public Accountants, Mr. Zimmermann noted that even good internal control will not make it impossible for employees to defraud employers. Independent audits tend to discourage fraud and uncover it, but there is no guarantee that they will disclose all irregularities. Fidelity bond coverage is the best means of recovering what may be lost in spite of management's best efforts to prevent fraud.

The broad forms of fidelity protection were outlined by Mr. Zimmermann. He pointed out that assistance and guidance are available for the proper determination of adequate amounts of bond coverage through the association's booklet on "How Much Honesty Insurance?"

Miss Buehler New Head Of N. Y. Women's Group

At its annual meeting, Insurance Women of New York elected Evelyn M. Buehler, J. A. Munro group, president; Lucylle D. McDermott, Jamison & Co., vice-president; Grace Brenner, Despard & Co., treasurer; Alice E. Tunnard, North America, recording secretary; Maragarete Germaine, Sanborn Map Co., corresponding secretary, and Anita O. Carlson, Insurance Society of New York, historian. Ann E. Diskin, America Fore Loyalty, Elsie G. Keidel, U. S. Casualty, and Marie Driscoll, Northern of New York, were named to the board.

The club is currently making plans for its 25th anniversary celebration in November.

Fisher Receives Traffic Engineering Award Of \$100

Assn. of Casualty & Surety Companies has awarded Ralph L. Fisher, assistant supervising engineer of the New Jersey highway department, first prize in its 1958 national traffic engineering competition.

He was awarded \$100 and a framed certificate for his recommendation for improving the physical layout of the approaches to the Rahway River (N. J.) bridge. This resulted in an elimination of accidents and an easing of traffic friction on the heavily traveled highway.

Nassau County (N.Y.) Agents Elect

Nassau County (N.Y.) Assn. of Insurance Agents at its annual meeting elected Lionel Goldberg of Glen Cove president, William Robinson of Lynbrook vice-president, Curt Elrod of Williston Park secretary, Frances Mantel of Garden City treasurer, and Catherine Dohl of Malverne and Walter Roedel of Valley Stream directors. Max Gweitzman, New York insurance attorney, discussed EC.

Guest Statute Repeal Fails Passage In Ohio

The Ohio legislature has acted on bills of interest to the insurance industry.

The business scored a victory with the defeat in the house, by a vote of 34 for and 99 against, of a proposal to repeal the guest statute exempting operators of motor vehicles from liability unless willful misconduct is proven. Passage of the repeal would leave the host driver wide open to collusive claims, opponents said.

The house is also expected to act soon on a bill to liberalize WC benefits. It would increase maximum benefits from \$40.25 to \$54.25 per week and has been recommended for passage by the subcommittee. The proposal would also increase benefits of temporary total disability, permanent total and permanent partial disability and raise death benefits from \$12,000 to \$15,000, plus \$1,000 more for each dependent not to exceed three dependents.

The senate passed a bill redefining fireproof standards for public buildings, and amends bond law with respect to the period for which bonds may be issued for construction. The house passed a bill which increases the fee for multiple line insurance agents and also one which strengthens the motorists financial responsibility laws.

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Zurich-American Advertising Is Termed Spearhead Of Its Marketing Program

(CONTINUED FROM PAGE 2)

agents with the most material but rather to give them promotional assistance that can be used on the planned, account selling basis inherent in Insuremanship. Printed materials, like everything else in the marketing program, are part of an effort with a single aim—production of business in desirable lines with consequent profit to producers and the company.

Practical Maneuvers

Behind the efforts which lend themselves more readily to publicity there has been a steady broadening of company facilities to bolster the program. In 1958, seven offices were established as new branches or were raised to full branch status, with complete service facilities. This brought the total to 35 branches and service offices country-wide.

Multiple line facilities were further extended in 1958. The parent Zurich began writing fidelity lines and boiler and machinery—formerly written only in American Guarantee. Zurich joined the nuclear pools and the U.S. Aircraft Insurance Group. The companies also entered the fields of credit life and mortgage A&S.

Underwriters 7-half Ex. on 9 x 13-half Individual A&S coverages are being promoted along lines providing the greatest sales appeal, to open the best production opportunities for agents. For example, Zurich is one of the few insurers offering high indemnity coverage on an individual and group basis, providing protection up to \$250,000 on any one life (\$200,000 under group), \$250 accident income

weekly, and \$5,000 accident medical reimbursement. Developments in the immediate offing include group salary continuance plans providing A&S monthly income for key employees, and franchise and association group coverages. Facilities of Zurich Life are being expanded to provide for extension of group credit life and A&S.

The company is also retooling in other areas to back up front line marketing efforts. It realizes that mass merchandising campaigns will bog down unless they are backed up with up-to-the-minute, economical record keeping. Therefore, it is arranging for more extensive mechanization of its data processing department. This is in keeping with the company's established position as one of the pioneers in the use of electronic processing development in areas where sensible economies can be achieved.

Basic Philosophy

In all marketing plans and developments, Zurich-American's purpose is to provide a better product that will be more easily marketable under more advantageous conditions. Agency needs are paramount in every step the company takes in adapting its marketing to changing economic and social conditions. The company is willing to explore merchandising theories, but they must meet practical tests of agency and company adaptation before they become part of the program.

The company's program checks out in detail with the prescription for modern marketing recommended by experts in other areas of business.

This is the prescription—adapted to the insurance business:

1. Market research—to determine what customers want or can be made to want badly enough to pay for it. Insurance marketers must guide the development of products and not wait until technicians develop something and then find out by costly trial and error whether or not the market wants it. Management must do everything possible to further such research.

2. Product planning—when it is determined what should be put on the market, the technician should be charged with developing it. In this process, the agent should be consulted.

3. Pricing is the third factor. When the product is ready for the market its cost must be estimated. In the insurance business, nearly everything that is new must fit into a system of coverage already in existence. Pricing must therefore consider the new thing in relation to the old. Not only must cost be determined, but other factors must be considered. Important among these are the nature and extent of the market as revealed by research and the contribution the new product can make to the over-all profit of the enterprise.

4. Forecasting is the fourth element. Programs must be planned years ahead, and they must be measured accurately for possible market response. This is difficult. But economic and social trends have been measured accurately by the competition—why not by agency companies?

5. Selling is the next marketing element.

6. Advertising and promotion as a unit form the sixth and last.

Zurich-American is meeting this prescription, and is going beyond it in its quest for "Tomorrow's Sales Today."

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